S1070-2-u (A)

SEVENTY-SEVENTH
ANNUAL REPORT
OF THE
STATE BANK COMMISSIONER
OF THE
STATE OF COLORADO

1876

To His Excellency

ROY ROMER

The Governor of the State

of

Colorado

For the period from January 1, 1986

to December 31, 1986

December 31, 1986

TO: His Excellency Roy Romer
Governor of the State of Colorado

Dear Governor Romer:

I am honored to submit this Annual Report of Condition for all state-chartered commercial and industrial banks in compliance with the provisions of section 11-2-109, C.R.S. (as amended). Publication and distribution of this report are made in accordance with the provisions of section 11-2-110 and Title 11, Articles 1 through 11, known as the Colorado Banking Code of 1957.

The 194 state chartered commercial banks reported total deposits of $6,490,206,000 as of December 31, 1986, and total assets of $7,443,579,000, also ending December 31, 1986. Assets increased by 2.9 percent over those reported in December 1985. At the end of 1985, there were 195 state chartered commercial banks with total assets of $7,231,531,000. Five state chartered banks were closed during 1986. Two national charters were also closed.

Colorado has five trust companies with total trust assets of $3,970,818,780 and reported total liabilities and equity capital of $23,162,764 as of December 31, 1986. The Statement of Condition of state chartered trust companies is herewith in compliance with section 11-23-114(3), C.R.S. (as amended).

The 108 state chartered industrial banks in Colorado reported total deposits of $ 514,311,000 and total assets of $999,764,000 as of December 31, 1986. This represents a 6.0 percent decrease since December 31, 1985 at which time the 129 state chartered industrial banks reported total assets of $1,063,914,741. The number of industrial banks decreased from 129 at the end of December 31, 1985, to 108 December 31, 1986, a decrease of 21.

State chartered industrial banks currently offer insurance on deposits up to $40,000 in the aggregate pursuant to section 11-22-305, C.R.S. (as amended). Cooperative effort between the Banking Division and the Industrial Bank Savings Guaranty Corporation to bring about Federal Deposit Insurance Corporation protection for industrial banks is under way.

State chartered credit unions reported total deposits of $1,268,951,308 and total assets of $1,400,256,191 as of December 31, 1986. This represents an increase of 20.0 percent in total assets over those reported December 31, 1985. The number of credit unions decreased from 114 reported as of December 31, 1985, to 106 as of December 31, 1986.

Very truly yours,

Richard B Doby
Richard B. Doby
State Bank Commissioner and
Chairman, State Banking Board

DIVISION OF BANKING

Richard B. Doby
STATE BANK COMMISSIONER

James T. Dillon
CHIEF DEPUTY BANK COMMISSIONER

J D Chatman
CHIEF FINANCIAL INSTITUTIONS EXAMINER

Nancy Antill
Louise A. Fish
Kenneth R. Ehrich
Lee B. Woodbury
SENIOR FINANCIAL INSTITUTIONS EXAMINERS

Leonard A. Reish
EDP AUDITOR II

Morris Augusta
Kenneth L. Bruning
Margaret A. Chalmers
Michael M. Chevarria
Byron M. Coleman
Milad G. Fam
Robert O. Farmer
Randy Garroutte
Daniel A. Gloekler
Virginia Greenwalt-Belmain
Victor A. Hangar
Robert Hinton
Rosemary F. Isbell
Robert E. Kissel
R. Charles Krieger
Kenneth E. Malskeit
Michael R. Mitchell
E. Earl Penwell
Bessie E. Proffitt
Ronald R. Roberts
Thomas E. Rockwell
John C. Rose
Raymond Schorn
Robert L. Smith
Richard W. Thomason
G. John Uebelhoer
David C. Webb
Richard D. Woodward
Thomas Wulf
FINANCIAL INSTITUTIONS EXAMINERS

Julia E. Swearingen
ADMINISTRATIVE OFFICER II

--

Mary Cunningham
Senior Secretary

Carol M. Elliott
Senior Secretary

Laura Dilka
Word Processor Operator B

Catherine Brunick
Typist B

Sandra Wilmoth
Senior Secretary

Annette Trujillo
Secretary

Billie Arlene Grant
Typist B

Boris Donescu
Typist B

COLORADO STATE BANKING BOARD

Richard B. Doby
Chairman

Charles R. Sillstrop
Term Expires July 1, 1987

Robert D. Bischoff
Term Expires July 1, 1989

Sandra McCray
Term Expires July 1, 1989

William L. Perry
Term Expires July 1, 1991

Sam F. Falsetto
Term Expires July 1, 1991

R. Kent Landmark
Term Expires July 1, 1991

Legal Counsel

Lee Ann Donelson
Assistant Attorney General

NEW BANK CHARTERS APPROVED AND ISSUED

Date Charter Issued	Name and Bank Location	Capital	Surplus	Undivided Profits
January 23, 1986	United Bank of Westminster Westminster	600,000	600,000	300,000
July 31, 1986	First Mountain State Bank Montrose	1,000,000	200,000	100,000
September 24, 1986	The Professional Bank of Colorado Englewood	1,000,000	1,000,000	250,000
December 18, 1986	OMNIBANK Leetsdale	N/A	N/A	N/A

COMPARATIVE ABSTRACT

Showing Condition of State Credit Unions in the State of Colorado at the Close of Business on the Dates Indicated as Compiled by the Office of the State Bank Commissioner

.000 Omitted

ASSETS	106 Credit Unions 12-31-86	% TO TOTAL	114 Credit Unions 12-31-85	INCREASE(+) DECREASE(-)	% CHANGE
Loans to Members	794,025	56.7	715,290	+78,735	+11.1
All Other Loan Accounts	3,485	.2	14,228	-10,743	-75.5
Total Loans	797,510	56.9*	729,518	+67,992	+9.3
Allowance for Loan Losses			-46	-46	-100.0
Cash	23,153	1.7	19,484	+3,669	+18.8
Investment Securities					
U.S. Government Obligations	34,199	2.4	30,347	+3,852	+12.7
Federal Agency Securities	36,627	2.6	49,259	-12,632	-25.6
Common Trust Investments	6,791	.5	2,375	+4,416	+185.9
Corporate Central CU	160,594	11.5	149,596	+10,998	+7.4
Commercial Banks	144,727	10.4	51,280	+93,447	+182.2
Savings & Loans, Mutual Savings Banks	123,658	8.8	75,337	+48,321	+64.1
Shares in Central Liquidity Facility	10,033	.7	8,435	+1,598	+18.9
Other Credit Unions	826	-0-	1,178	-352	-29.9
Loans to Credit Unions	60	-0-	44	+16	+36.4
All Other Investments	18,571	1.3	19,047	-476	-2.5
Total Investments	536,086	38.2*	386,898	+149,188	+38.6
Land & Building (Net of depreciation)	26,316	1.9	17,986	+8,330	+46.3
Other Fixed Assets	9,420	.7	7,394	+2,026	+27.4
Other Assets	7,772	.6	5,546	+2,226	+40.1
Total Assets	1,400,257	100.0	1,166,780	+233,477	+20.0
Liabilities					
Promissory Notes	20	-0-	18	+2	+11.1
Reverse Repo Agreement	1,214	-0-	727	+487	+67.0
Other Notes	697	-0-	627	+70	+11.2
Accounts Payable	2,421	.2	2,215	+206	+9.3
Interest Payable on Deposits	1,999	.1	1,987	+12	+.6
Dividends Payable	3,723	.3	4,386	-663	-15.1
Non-Share Deposits	109,036	7.9	70,958	+38,078	+53.7
All Other Liabilities	1,635	.1	2,492	-857	-34.4
Total Liabilities	120,745	8.6*	83,410	+37,335	+44.8
Equity Capital					
Share Certificates	206,613	14.8	278,173	-71,570	-25.7
Share Drafts	92,443	6.6	71,642	+20,801	+29.0
IRA, Keogh Accounts	178,144	12.7	142,027	+36,117	+25.5
Other Shares	682,716	48.8	479,325	+203,391	+42.4
Total Shares	1,159,916	82.9	971,167	+188,749	+19.4
Regular Reserves	54,279	3.9	51,470	+2,809	+5.5
Investment Valuation Reserve	372	-0-	566	-194	-34.3
Other Reserves	8,492	.6	8,657	-165	-1.9
Undivided Earnings	56,453	4.0	51,510	+4,943	+9.6
Total Equity Capital	119,596	8.5	112,203	+7,393	+6.6
Total Equity Capital/Shares	1,279,512	91.4*	1,083,370	+196,142	+18.1
Total Liabilities/Equity/Shares	1,400,257	100.0	1,166,780	+233,477	+20.0

* Sub-Total

COMPARATIVE ABSTRACT

Showing Condition of Commercial Banks in the State of Colorado at the
Close of Business on the Dates Indicated as Compiled by
the Office of the State Bank Commissioner

.000 omitted

ASSETS	194 BANKS 12-31-86	% TO TOTAL	195 BANKS 12-31-85	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS	766,672	10.0	713,623	+ 53,049	+7.4
SECURITIES	1,468,010	20.0	1,397,058	+ 70,952	+5.1
FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	721,640	9.5	528,273	+193,367	+36.6
LOANS AND LEASE FINANCING RECEIVABLES	4,061,107	54.5	4,201,075	-139,968	-3.3
ASSETS HELD IN TRADING ACCOUNTS	247	0	210	+ 37	+17.6
PREMISES AND FIXED ASSETS	190,173	3.0	182,941	+ 7,232	+4.0
OTHER REAL ESTATE OWNED	91,331	1.0	56,201	+ 35,130	+62.5
INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES	644	0	1,512	- 848	-56.1
CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING	398	0	1,490	- 1,092	-73.3
INTANGIBLE ASSETS	235	0	315	- 80	-25.4
OTHER ASSETS	143,102	2.0	148,832	- 5,730	-3.8
TOTAL ASSETS	7,443,579	100.0	7,231,531	+212,048	+2.9
LIABILITIES					
DEPOSITS - DOMESTIC OFFICES	6,490,206	87.0	6,278,598	+211,608	+3.4
- NONINTEREST BEARING	1,586,761		1,589,630	- 2,869	-.2
- INTEREST BEARING	4,903,445		4,688,968	+214,477	+4.6
FED FUNDS PURCHASED AND SECURITIES SOLD UNDER AGREEMENTS	244,836	3.2	225,135	+ 19,701	+8.8
DEMAND NOTES/U.S. TREASURY	10,732	.1	20,333	- 9,601	-47.2
OTHER BORROWED MONEY	7,490	.1	4,316	+ 3,174	+73.5
MORTGAGE INDEBTEDNESS	27,766	.5	28,488	- 722	-2.5
BANKS LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING	398		1,490	- 1,092	-73.3
NOTES AND DEBENTURES	8,760	.1	9,460	- 700	-7.4
OTHER LIABILITIES	76,463	1.0	86,913	- 10,450	-12.0
TOTAL LIABILITIES	6,866,651	92.0*	6,654,733	+211,918	+3.2
EQUITY CAPITAL					
PREFERRED STOCK	0		1,010	- 1,010	-100.0
COMMON STOCK	125,214	1.5	123,386	+ 1,828	+1.5
SURPLUS	246,855	3.5	240,742	+ 6,113	+2.5
UNDIVIDED PROFITS/CAP.RES.	204,859	3.0	211,660	- 6,801	-3.2
TOTAL EQUITY CAPITAL	576,928	8.0*	576,798	+ 130	0
TOTAL LIABILITIES AND EQUITY CAPITAL	7,443,579	100.0	7,231,531	212,048	+2.9

* Sub-Total

ALPHABETICAL INDEX

A

LOCATION	NO.	NAME OF BANK	PAGE NO.
Arvada	525	OMNIBANK Arvada	01
Aspen.	563	Pitkin County Bank & Trust Company. . .	02
Aspen.	283	Bank of Aspen, The.	03
Aurora	502	Central Bank of Aurora.	04
Aurora	541	Commerce Bank of Aurora	05
Aurora	558	OMNIBANK Aurora	06
Aurora	463	Peoples Bank & Trust Company.	07
Aurora	537	Security Bank of Aurora	08
Aurora	604	Bank of Aurora, The	09
Aurora	435	United Bank of Aurora	10
Aurora	611	United Bank of Aurora-South	11
Avon	586	FirstBank of Avon	12

B

LOCATION	NO.	NAME OF BANK	PAGE NO.
Basalt	543	Alpine Bank, Basalt	13
Bayfield	549	Pine River Valley Bank.	14
Blende	542	Centennial Bank of Blende	15
Boulder.	522	Bank of Boulder	16
Boulder.	616	Boulder Tri-State Bank.	17
Boulder.	472	Security Bank of Boulder.	18
Boulder.	009	United Bank of Boulder.	19
Brighton	507	Platte Valley Bank.	20
Brighton	428	United Bank of Brighton	21
Broomfield	545	Central Bank of Broomfield.	22
Broomfield	465	United Bank of Broomfield	23
Brush.	294	Farmers State Bank of Brush	24
Burlington	427	Bank of Burlington.	25
Byers.	206	Byers State Bank.	26

C

LOCATION	NO.	NAME OF BANK	PAGE NO.
Calhan	312	Farmers State Bank of Calhan.	27
Carbondale	516	Alpine Bank, Carbondale	28
Castle Rock.	433	Bank of Douglas County, The	29
Cheyenne Wells . . .	437	Eastern Colorado Bank	30
Colorado City. . . .	548	Greenhorn Valley Bank	31
Colorado Springs . .	566	Bank at Broadmoor	32
Colorado Springs . .	496	Bank of Colorado.	33
Colorado Springs . .	486	Central Bank of Academy Boulevard . .	34
Colorado Springs . .	454	Central Bank of Colorado Springs. . .	35
Colorado Springs . .	590	Century Bank Academy at Hancock . . .	36
Colorado Springs . .	609	Cheyenne Mountain Bank.	37
Colorado Springs . .	523	First Bank.	38
Colorado Springs . .	608	State Bank & Trust of Colorado Springs.	39
Colorado Springs . .	510	Citadel Bank, The	40
Colorado Springs . .	546	United Bank Garden of the Gods. . . .	41
Commerce City. . . .	449	Metropolitan State Bank	42
Cortez	429	Citizens State Bank	43
Craig.	421	Moffat County State Bank.	44
Crested Butte. . . .	551	Crested Butte State Bank.	45
Cripple Creek. . . .	520	Bank of Cripple Creek	46

D

LOCATION	NO.	NAME OF BANK	PAGE NO.
Del Norte.	431	Rio Grande County Bank.	47
Delta.	149	Colorado Bank and Trust Company . . .	48
Denver	612	American Bank of Commerce	49
Denver	457	Bank of Denver.	50
Denver	030	Central Bank of Denver.	51
Denver	453	Central Bank of North Denver.	52
Denver	473	Century Bank & Trust.	53
Denver	589	Century Bank North.	54
Denver	493	Citywide Bank of Denver	55
Denver	092	Colorado State Bank of Denver	56
Denver	519	Frontier Bank of Denver	57
Denver	460	Guaranty Bank & Trust Company	58
Denver	576	Independent State Bank of Colorado. . .	59
Denver	556	International Bank.	60
Denver	444	Mountain States Bank.	61

ALPHABETICAL INDEX

D

LOCATION	NO.	NAME OF BANK	PAGE NO.
Denver	620	OMNIBANK Leetsdale	62
Denver	536	OMNIBANK Southeast.	63
Denver	613	Prudential Bank	64
Denver	470	Southwest State Bank.	65
Denver	607	Tri-State Bank.	66
Denver	509	Union Bank & Trust.	67
Dolores.	467	Dolores State Bank.	68
Dove Creek	446	Dove Creek State Bank	69
Durango.	492	United Bank of Durango.	70

E

LOCATION	NO.	NAME OF BANK	PAGE NO.
Eagle.	601	Alpine Bank, Eagle.	71
Eagle.	505	FirstBank of Eagle County	72
Eaton.	432	Eaton Bank.	73
Englewood.	578	Ambank at Orchard Valley.	74
Englewood.	518	Arapahoe Bank & Trust	75
Englewood.	579	Charter Bank & Trust.	76
Englewood.	605	FirstBank at Arapahoe/Yosemite.	77
Englewood.	564	International Bank, Englewood	78
Englewood.	619	Professional Bank, The.	79
Erie	285	FirstBank of Erie	80
Estes Park	037	Estes Park Bank	81
Evergreen.	530	Bank of Evergreen	82

F

LOCATION	NO.	NAME OF BANK	PAGE NO.
Fairplay	274	Bank of Fairplay.	83
Federal Heights. . . .	595	International Bank North.	84
Fort Collins	572	Commerce Bank	85
Fort Collins	532	Northern Bank & Trust	86
Fort Collins	476	Rocky Mountain Bank & Trust Company . .	87
Fort Lupton.	050	Fort Lupton State Bank.	88
Fort Morgan.	291	Farmers State Bank of Fort Morgan . . .	89
Fort Morgan.	591	Fort Morgan State Bank.	90
Fountain	491	Pioneer Bank of Fountain.	91
Fowler	052	Fowler State Bank	92
Frederick.	535	Valley Bank of Frederick.	93
Frisco	488	Summit County Bank.	94
Fruita	440	Fruita State Bank	95

G

LOCATION	NO.	NAME OF BANK	PAGE NO.
Georgetown	503	Bank of Georgetown.	96
Glendale	606	Citizens Bank of Glendale	97
Glendale	597	Commonwealth State Bank	98
Glenwood Springs . . .	570	Alpine Bank & Trust	99
Glenwood Springs . . .	598	Alpine Bank, Glenwood Springs Mall. . .	100
Golden	569	Denver West Bank & Trust.	101
Granada.	288	American State Bank	102
Granby	450	Middle Park Bank.	103
Grand Junction	603	Bank of Grand Junction.	104
Grand Junction	422	IntraWest Bank of Grand Junction. . . .	105
Greeley.	585	Central Bank of Greeley	106
Greeley.	485	Bank of Greeley, The.	107
Greeley.	562	Union Colony Bank	108
Greeley.	059	United Bank of Greeley.	109
Gunnison	207	Gunnison Bank & Trust Company	110

H

LOCATION	NO.	NAME OF BANK	PAGE NO.
Haxtun	436	Haxtun Community Bank	111
Holly.	499	First Bank & Trust.	112
Hotchkiss.	425	First State Bank of Hotchkiss	113

I

LOCATION	NO.	NAME OF BANK	PAGE NO.
Idaho Springs.	438	First State Bank.	114
Ignacio.	198	United Bank of Ignacio.	115

ALPHABETICAL INDEX

K

LOCATION	NO.	NAME OF BANK	PAGE NO.
Keenesburg	442	Citizens State Bank	116
Kersey	565	Kersey State Bank	117
Kiowa	136	Kiowa State Bank	118
Kirk	321	Kirk State Bank	119
Kit Carson	176	Kit Carson State Bank	120
Kremmling	070	Bank of Kremmling	121

L

LOCATION	NO.	NAME OF BANK	PAGE NO.
La Junta	073	Colorado Bank & Trust Company, La Junta	122
La Junta	072	La Junta State Bank	123
Lakewood	511	Citywide Bank of Jefferson	124
Lakewood	610	Citywide Bank of Lakewood	125
Lakewood	553	FirstBank of Academy Park	126
Lakewood	539	Green Mountain Bank	127
Lakewood	439	Jefferson Bank & Trust	128
Lamar	394	Valley State Bank	129
Leadville	434	Commercial Bank of Leadville	130
Littleton	596	Ambank at Broadway	131
Littleton	521	Central Bank of Chatfield	132
Littleton	584	Citizens Bank	133
Littleton	577	Columbine Valley Bank & Trust	134
Littleton	462	United Bank of Littleton	135
Longmont	599	Pioneer Bank of Longmont	136
Louisville	580	Bank of Louisville	137
Loveland	526	American Bank	138
Loveland	448	Home State Bank	139
Lyons	514	Valley Bank of Lyons	140

M

LOCATION	NO.	NAME OF BANK	PAGE NO.
Mancos	483	Mancos Valley Bank	141
Manitou Springs	085	Bank of Manitou	142
Manzanola	337	J. N. Beaty & Company, Bankers	143
McClave	397	McClave State Bank	144
Meeker	600	Peoples State Bank	145
Minturn	500	FirstBank of Minturn	146
Monte Vista	430	Bank of Monte Vista	147
Montrose	618	First Mountain State Bank	148
Montrose	557	Montrose State Bank	149
Monument	540	El Paso County Bank	150

N

LOCATION	NO.	NAME OF BANK	PAGE NO.
Naturita	512	Montrose County Bank	151
Northglenn	529	Citywide Bank of Northglenn	152
Norwood	447	San Miguel Basin State Bank	153

O

LOCATION	NO.	NAME OF BANK	PAGE NO.
Olathe	544	Olathe State Bank	154
Ouray	270	Citizens State Bank of Ouray	155

P

LOCATION	NO.	NAME OF BANK	PAGE NO.
Pagosa Springs	147	Citizens Bank of Pagosa Springs	156
Paonia	550	Paonia State Bank	157
Parker	555	Bank of the West	158
Platteville	560	Platteville State Bank	159
Pueblo	101	Minnequa Bank of Pueblo	160
Pueblo	174	Pueblo Bank & Trust Company	161
Pueblo	568	Pueblo Boulevard Bank	162
Pueblo	451	United Bank of Pueblo	163
Pueblo West	588	Bank of Southern Colorado	164

R

LOCATION	NO.	NAME OF BANK	PAGE NO.
Rangely	479	Bank of Rangely	165
Rangely	602	Rio Blanco State Bank	166
Rifle	587	Regional Bank of Rifle	167
Rocky Ford	445	Empire State Bank	168

ALPHABETICAL INDEX

S

LOCATION	NO.	NAME OF BANK	PAGE NO.
Salida	531	Chaffee County Bank	169
Security	480	Valley Bank of Security	170
Snowmass Village . .	528	Alpine Bank of Snowmass	171
Springfield.	554	Baca State Bank	172
Steamboat Springs. .	533	United Bank of Steamboat Springs. . . .	173
Sterling	346	Commercial Savings Bank of Sterling . .	174
Sterling	417	IntraWest Bank of Sterling.	175

T

LOCATION	NO.	NAME OF BANK	PAGE NO.
Telluride.	495	Bank of Telluride	176
Thornton	614	Citywide Bank of Thornton	177
Thornton	478	North Valley Bank	178

V

LOCATION	NO.	NAME OF BANK	PAGE NO.
Vail	490	FirstBank of Vail	179

W

LOCATION	NO.	NAME OF BANK	PAGE NO.
Walden	459	North Park State Bank	180
Walsh.	313	Colorado State Bank	181
Westcliffe	559	Custer County Bank.	182
Westminster.	594	Bank of Westminster	183
Westminster.	498	Citizens Bank	184
Westminster.	617	United Bank of Westminster.	185
Wheat Ridge.	524	Citywide Bank of Applewood.	186
Wheat Ridge.	615	International Bank of Wheat Ridge . . .	187
Wiggins.	506	First State Bank of Wiggins	188
Wiley.	123	State Bank of Wiley	189
Windsor.	552	Bank of Windsor	190
Winter Park.	508	Bank of Winter Park	191
Woodland Park.	484	Park State Bank	192
Wray	547	Wray State Bank	193

Y

LOCATION	NO.	NAME OF BANK	PAGE NO.
Yuma	224	Farmers State Bank of Yuma.	194

CB101.32 - Activities which are primarily investments in real estate.

Pursuant to the provisions of section 11-7-106(10), C.R.S. (1986 Supp.), a state bank may make investments, not to exceed ten percent of its total assets, which are primarily investment in real estate or may acquire and hold the voting stock of one or more corporations the activities of which are primarily investments in real estate; except that, unless otherwise approved by the Board:

1. No state bank participating in the joint Federal Reserve Board - Federal Deposit Insurance Corporation - Office of the Comptroller of the Currency capital forbearance plan shall make total investments pursuant to section 11-7-106(10), C.R.S. (1986 Supp.), in excess of five percent of its total assets.

2. No state bank that has a regulatory composite examination rating (CAMEL) of "4" or "5" from any regulator shall make investments pursuant to section 11-7-106(10), C.R.S. (1986 Supp.); and

3. No state bank that has a regulatory composite examination rating (CAMEL) of "3" from any regulator and that is subject to a memorandum of understanding, cease and desist order, written agreement imposed by or entered into with any regulator of the state bank shall make total investments pursuant to section 11-7-106(10), C.R.S. (1986 Supp.), in excess of five percent of its total assets.

CB101.33 - Commercial bank trust powers - reporting requirements.

Any commercial bank with trust powers granted pursuant to the provisions of section 11-3-102, C.R.S. (1973), or section 11-3-117(2), C.R.S. (1973), shall submit to the Division a copy of the Annual Report of Trust Assets, prepared by the bank and filed with the Federal Deposit Insurance Corporation or the Federal Reserve Board.

CERTIFICATE ISSUED MAY 25, 1974 NO. 525

OMNIBANK ARVADA
ARVADA

OFFICERS-

BRENT BARLOW, PRESIDENT; BETTY FARLOW, VICE-PRESIDENT/CASHIER; ROBERT W. GRAF, SECRETARY

DIRECTORS-

BRENT BARLOW, NORMAN BROWNSTEIN, MICHAEL A. FEINER, ROBERT W. GRAF, HAROLD GUZOFSKY, EMIL HECHT, WILLIAM B. KEMPER, LEONARD MILLMAN, DONALD P. SHWAYDER, LARRY A. MIZEL, GARY KLEARMAN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,998
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		9,322
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		175
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,189	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	107	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,082
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		594
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		359
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,630
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,115
(1) NONINTEREST-BEARING	7,391	
(2) INTEREST-BEARING	12,724	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		89
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,204
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,326
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,426
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		22,630

CERTIFICATE ISSUED JULY 9, 1979 NO. 563

PITKIN COUNTY BANK & TRUST COMPANY/ASPEN
ASPEN

OFFICERS-

ALLEN KOENEKE, PRESIDENT; THOMAS W. GRIFFITHS, VICE-PRESIDENT; MARY ANN CAMPELL, CASHIER; KYLE J. SMITH, COMMERCIAL LOAN OFFICER; AMY GILBERTSON, ASSISTANT CASHIER; ANN BAKER, SECRETARY

DIRECTORS-

CHARLES B. ISRAEL, CAROL ANN KOPF, ROBERT R. ODEN, J. THOMAS CLARK, ALLEN R. KOENEKE

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,238
B. INTEREST-BEARING BALANCES		3,083
2. SECURITIES		4,146
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,350
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	24,315	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	241	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		24,074
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		223
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		364
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		44,478
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		41,568
(1) NONINTEREST-BEARING	16,125	
(2) INTEREST-BEARING	25,443	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		670
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		42,238
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		650
25. SURPLUS		684
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		906
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,240
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		44,478

CERTIFICATE ISSUED MAY 29, 1942 NO. 283

THE BANK OF ASPEN
ASPEN

OFFICERS-

KURT ADAM, PRESIDENT/CEO; GEORGE HART, VICE-PRESIDENT; MARY M. RYERSON, OPERATIONS OFFICER/ASST. VICE-PRESIDENT; JACK LQUOLD, ASST. VICE-PRES.; MOLLY BEATTIE, SECRETARY; CLARE BURRONGER, ASST. OPERATIONS OFFICER

DIRECTORS-

MICHAEL J. PINT, JOHN M. MORRISON, RICHARD J. MEEKER, LEE R. ANDERSON, RODNEY P. BURWELL, WILLIAM E. CLARK

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,962
B. INTEREST-BEARING BALANCES		
2. SECURITIES		10,564
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,710
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21,166	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	216	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,950
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		533
7. OTHER REAL ESTATE OWNED		470
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		561
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		42,750
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		38,620
(1) NONINTEREST-BEARING	15,478	
(2) INTEREST-BEARING	23,142	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		113
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		38,733
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,650
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,367
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,017
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		42,750

CERTIFICATE ISSUED JANUARY 29, 1971 NO. 502

CENTRAL BANK OF AURORA
AURORA

OFFICERS-

KEN GRUNKEMEYER, PRESIDENT; JANICE KOSHIO, EXEC VICE-PRES./SECRETARY; JOHN MCLAUGHLIN, TIMOTHY S. GERAGHTY, VICE-PRESIDENTS; WILLIAM HOWARD, CASHIER; ANDREW FARRELL, ASST VICE-PRESIDENT; DIANA DREILING, CONSUMER LENDER; CAROL PATTERSON, OPER. OFFICER; BLAKE FEIK, COMMERCIAL LENDER

DIRECTORS:

JOSEPH R. LINCOLN, TERRANCE J. TANGEN, KEN GRUNKEMEYER, MARVIN OWENS, JR., DONALD ECHTERMEYER, JOHN M. STAFFORD

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,491
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,436
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,530
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	19,543	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	355	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		19,188
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		740
7. OTHER REAL ESTATE OWNED		232
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		903
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		34,520

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		32,212
(1) NONINTEREST-BEARING	9,184	
(2) INTEREST-BEARING	23,028	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		297
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		32,509
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	300
25. SURPLUS	1,711
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	2,011
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	34,520

CERTIFICATE ISSUED MAY 5, 1976 NO. 541

COMMERCE BANK OF AURORA
AURORA

OFFICERS-

JAMES C. LEWIEN, PRESIDENT; CAROL A. HARDY, VICE-PRESIDENT/OPERATIONS; C. BRUCE WAMPLER, KATHLEEN MICHEL, VICE-PRESIDENTS; PAUL W. SHOEMAKER, JANE TAGGART, ASST. VICE-PRESIDENTS; JOE GARMATZ, CONSUMER LOAN OFFICER/ MGR.; DOUGLAS SCHELLINGER, CONSUMER LOAN OFFICER; L. MICHAEL FINNEGAN, COMMERCIAL LOAN OFFICER; CAROL E CALLAHAN, FINANCIAL ACCOUNTING OFFICER; CHRISTINE KUNA, OPERATIONS OFFICER; JUDY BYERLY, LOAN SERVICING OFFICER;

DIRECTORS-

JAMES C. LEWIEN, PAUL V. MURRAY, JR., JAMES B. WALTER, JOSEPH D. FREUND, LESTER D. PEDICORD, DWIGHT C. RIDER

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,485
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,937
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		6,865
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	22,302	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	439	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21,863
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		476
7. OTHER REAL ESTATE OWNED		466
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		510
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		40,602
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		37,077
(1) NONINTEREST-BEARING	10,930	
(2) INTEREST-BEARING	26,147	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		148
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		37,225
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,633
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,244
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,377
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		40,602

CERTIFICATE ISSUED NOVEMBER 17, 1978 NO. 558

OMNIBANK AURORA
AURORA

OFFICERS-

R. L. MCGILVERY, PRESIDENT; ROBERT G. KLUTH, NEYSA PRUDICH, RICK METZLER, ASSISTANT VICE-PRESIDENTS; BARBARA SANDERS, ASST. CASHIER; CHARLES E. KNAPP, CASHIER

DIRECTORS-

NORMAN BROWNSTEIN, ROBERT W. GRAF, HAROLD GUZOFSKY, EMIL HECHT, WILLIAM B. KEMPER, R. L. MCGILVERY, LEONARD MILLMAN, LARRY A. MIZEL DONALD P. SHWAYDER, MICHAEL FEINER, GARY KLEARMAN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,361
B. INTEREST-BEARING BALANCES		
2. SECURITIES		11,906
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,030
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,013	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	139	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,874
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		341
7. OTHER REAL ESTATE OWNED		164
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		472
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28,148
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		25,315
(1) NONINTEREST-BEARING	9,273	
(2) INTEREST-BEARING	16,042	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		87
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		25,402
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,646
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,746
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		28,148

CERTIFICATE ISSUED APRIL 24, 1957 NO. 463

PEOPLES BANK & TRUST COMPANY/AURORA
AURORA

OFFICERS-

HOMER H. LYLE, PRESIDENT/CHAIRMAN; ROBERT R. MIDCAP, EXECUTIVE VICE-PRESIDENT; JAMES B. COOLING, SR. VICE PRESIDENT; DAVE EDWARDS, VICE-PRES./TRUST OFFICER; CLAYTON BADEN, CASHIER; LOIS PICKINPAUGH, ASSISTANT VICE-PRESIDENT; GAYLA LEWIS, JOAN MCNULTY, WANDA ALBERS, ASSISTANT CASHIERS; PEGGY SPARKS, ASSISTANT TRUST OFFICER

DIRECTORS-

HOMER LYLE, LOUIS N. STRIKE, ROBERT R. MIDCAP, THOMAS NEVIN, EDWARD M. WILLIS, F.R. FULLER, RONALD E. CHISM, JOSEPH C. MOFFITT

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,469
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,547
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		11,600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21,134	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	218	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,916
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		489
7. OTHER REAL ESTATE OWNED		471
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		257
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		40,749

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		37,247
(1) NONINTEREST-BEARING	12,504	
(2) INTEREST-BEARING	24,743	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		477
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		37,724
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	1,000
25. SURPLUS	1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	1,025
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	3,025
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	40,749

CERTIFICATE ISSUED SEPTEMBER 15, 1975 NO. 537

SECURITY BANK OF AURORA
AURORA

OFFICERS-

DOUGLAS MOLL, CHAIRMAN; WILLIAM C. EASTON III, PRESIDENT/CEO; BRIAN P. KENNA, EXECUTIVE VICE-PRESIDENT; DAVID MOLL, VICE-PRESIDENT; ANN FRANCES SMITH, ASSISTANT VICE-PRESIDENT

DIRECTORS-

MARVIN MOLL, DAVID MOLL, DOUGLAS MOLL, STEPHEN PETERSON, WILLIAM C. EASTON, III

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,052
B. INTEREST-BEARING BALANCES		984
2. SECURITIES		1,195
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,291	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	41	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,250
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		415
7. OTHER REAL ESTATE OWNED		441
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		199
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,836
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,108
(1) NONINTEREST-BEARING	4,878	
(2) INTEREST-BEARING	8,230	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		34
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,142
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		650
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		206-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		694
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		13,836

CERTIFICATE ISSUED JANUARY 20, 1984 NO. 604

THE BANK OF AURORA
AURORA

OFFICERS-

GLEN B. CLARK, SR., PRESIDENT; MURRAY F. HILL, EXECUTIVE VICE-PRESIDENT; SUSAN L. PFANNENSTIEL, CASHIER

DIRECTORS-

GLEN B. CLARK, SR., HENRY R. ROBINSON, FREDERICK N. FANNING, MURRAY HILL, ROBERT MCFANN

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,444
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,743
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		595
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,497	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	59	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,438
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		377
7. OTHER REAL ESTATE OWNED		141
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		280
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,018

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,252
(1) NONINTEREST-BEARING	2,851	
(2) INTEREST-BEARING	6,401	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,299
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	500
25. SURPLUS	250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	31-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	719
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	10,018

CERTIFICATE ISSUED MARCH 13, 1943 NO. 435

UNITED BANK OF AURORA
AURORA

OFFICERS-

JOHN T. KENNEDY, PRESIDENT; JACK C. HEIMBICHNER, SR. VICE-PRESIDENT/ SECRETARY, LINDA GIBSON, SR. VICE-PRESIDENT/CASHIER; ARDEN KRUGERUD, RICHARD K. RICHARD, SR. VICE-PRESIDENTS; CAROLE COSTELLO, F.E. KILGORE, SHIRLEY HAINES, VICE PRESIDENTS; DANIEL W. MILLER, SANDY KAUSEL, ASST. VICE-PRESIDENTS; CHRIS VAN DYK, ASST. VICE-PRESIDENT/ASST. CASHIER; STEVE GHADAIFCHIAN, STANLEY DEPUE, COMMERCIAL BANKING OFFICERS; MACK FORTENBERRY, BILLY R. MILLER, PERSONAL BANKING OFFICERS

DIRECTORS-

GERALD A. KRAUS, THOMAS H. LAMB, JAMES M. LIGGETT, MICHAEL D. NEVIN, JOHN SAVIERS, TAYLOR L. STEPHENS, WILLIAM J. WIGGINS, JOHN T. KENNEDY, STANLEY E. WHITAKER, JR., OLIVER W. HICKEL, III, WILLIAM C. HINKLEY, WILLIAM E. HUTCHINSON

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		5,119
B. INTEREST-BEARING BALANCES..		500
2. SECURITIES..		11,718
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,350
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.................................	54,607	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	766	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		53,841
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		2,618
7. OTHER REAL ESTATE OWNED...		1,043
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		1,113
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)............................		77,302
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		70,143
(1) NONINTEREST-BEARING................................	14,101	
(2) INTEREST-BEARING...................................	56,042	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES...		713
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		70,856
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		750
25. SURPLUS...		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES..............................		3,696
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		6,446
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		77,302

CERTIFICATE ISSUED DECEMBER 4, 1984 NO. 611

UNITED BANK OF AURORA-SOUTH
AURORA

OFFICERS-

LINDA BEDINGER, PRESIDENT; LINDA GIBSON, VICE-PRES./CASHIER/SECRETARY; ARDEN KRUGERUD, SR VICE-PRESIDENT; HELEN ELSHEIKH, ASST. VICE-PRESIDENT; ASST. CASHIER; SHIRLEY HAINES, VICE-PRESIDENT/MARKETING OFFICER; BRUCE J. BERINGER, ASST. VICE-PRESIDENT; STEPHEN H. SIMPSON, III, MARVA COLEMAN, PERSONAL BANKING OFFICERS

DIRECTORS

LINDA BEDINGER, JOHN T. KENNEDY, JAMES M. LIGGETT, JOHN D. SAVIERS, GERALD A. KRAUS, TAYLOR L. STEPHENS, MICHAEL D. NEVIN, THOMAS H. LAMB, OLIVER W. HICKEL, III, WILLIAM C. HINKLEY, WILLIAM E. HUTCHINSON, WILLIAM J. WIGGINS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,439
B. INTEREST-BEARING BALANCES		3,000
2. SECURITIES		1,632
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,333	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	262	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,071
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		688
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		257
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,587
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,604
(1) NONINTEREST-BEARING	3,850	
(2) INTEREST-BEARING	9,754	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		500
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		95
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,199
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		188
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,388
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		15,587

CERTIFICATE ISSUED OCTOBER 15, 1981 NO. 586

FIRSTBANK OF AVON
AVON

OFFICERS-

TERRY L. HALVERSON, PRESIDENT; RANDY L. DIERS, VICE-PRESIDENT/CASHIER; ANDREW H. HANCOCK, ASSISTANT CASHIER; ROBERT S. APPEL, SECRETARY

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., TERRY L. HALVERSON, LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, J. ROBERT YOUNG, EVERETT WILLIAMS

DECEMBER 31, 1986		000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,418
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,771
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,026
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,422	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	153	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,269
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		475
7. OTHER REAL ESTATE OWNED		248
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		435
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,642

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,525
(1) NONINTEREST-BEARING	6,090	
(2) INTEREST-BEARING	12,435	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		53
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		24
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,602
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		440
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,040
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		19,642

CERTIFICATE ISSUED JULY 16, 1976 NO. 543

ALPINE BANK, BASALT
BASALT

OFFICERS-

DAVE SCRUBY, PRESIDENT; JO BERRY, ASST. VICE-PRESIDENT/CASHIER;
J. ROBERT YOUNG, CHAIRMAN OF BOARD; GLEN JAMMARON, ASSISTANT CASHIER

DIRECTORS-

WILLIAM B. VOLLBRACHT, WALLY DALLENBACH, WALLY A. E. DEBEQUE,
STEPHEN BRIGGS, ERNEST GIANINETTI, PETER W. GUY, RODNEY E. SLIFER,
J. ROBERT YOUNG, ROBERT F. DOWNS, JACK E. EDGINGTON

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		1,087
B. INTEREST-BEARING BALANCES...		992
2. SECURITIES..		1,181
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		190
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES...............................	9,621	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	173	
C. LESS ALLOCATED TRANSFER RISK RESERVE..................		
D. NET LOANS AND LEASES..		9,448
5. ASSETS HELD IN TRADING ACCOUNTS...................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		361
7. OTHER REAL ESTATE OWNED...		269
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		202
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		13,730
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		12,536
(1) NONINTEREST-BEARING..............................	2,539	
(2) INTEREST-BEARING.................................	9,997	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY..........................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS......................		
20. OTHER LIABILITIES..		107
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....................		12,643
22. LIMITED-LIFE PREFERRED STOCK.....................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		125
25. SURPLUS..		545
26. UNDIVIDED PROFITS AND CAPITAL RESERVES............................		417
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)...................		1,087
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		13,730

CERTIFICATE ISSUED JULY 26, 1977 NO. 549

PINE RIVER VALLEY BANK/BAYFIELD
BAYFIELD

OFFICERS-

JAMES W. SOWER, PRESIDENT; ERNEST H. JOHNSON, VICE-PRESIDENT; GLADE STOWELL, VICE-PRESIDENT/CASHIER; LINDA HARDY, ASSISTANT CASHIER

DIRECTORS-

JOE D. FORD, H.J. LEPLATT, JAMES W. SOWER, GLADE E. STOWELL, CECIL SOWER

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		790
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,032
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,284	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	44	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,240
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		202
7. OTHER REAL ESTATE OWNED		192
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		217
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,273
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,228
(1) NONINTEREST-BEARING	1,545	
(2) INTEREST-BEARING	8,683	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		28
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		52
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,308
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		565
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		965
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		11,273

CERTIFICATE ISSUED JULY 6, 1976 NO. 542

CENTENNIAL BANK OF BLENDE
BLENDE

OFFICERS-

RAY E. ROBINSON, PRESIDENT; DARYL THIERER, CASHIER/VICE PRESIDENT;

DIRECTORS-

SAM CARICATO, CHARLES R. WILLIAMS, FRED GORSICH, RAY E. ROBINSON, JOHN MUSSO, JR., ROBERT H. REDWINE, M.D., DARRYL GIGGERSTAFF, THOMAS H. MOSIER, DANIEL L. TANNER

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		565
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,418
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		292
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,132	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	52	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,080
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		448
7. OTHER REAL ESTATE OWNED		35
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		152
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,990
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,906
(1) NONINTEREST-BEARING	1,921	
(2) INTEREST-BEARING	6,985	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		67
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,973
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		303
25. SURPLUS		370
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		344
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,017
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,990

CERTIFICATE ISSUED OCTOBER 5, 1973 NO. 522

BANK OF BOULDER
BOULDER

OFFICERS-

STEVEN K. BOSLEY, PRESIDENT; TERRY L. HANNUM, EXECUTIVE VICE-PRESIDENT; ROBIN ROSE, ASSISTANT VICE-PRESIDENT

DIRECTORS-

CARROLL V. SORELLE, RICHARD E. GEESAMAN, LAWRENCE G. HANCOCK, MYRTLE TISONE

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,163
B. INTEREST-BEARING BALANCES		217
2. SECURITIES		6,700
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,960
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	34,130	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	489	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		33,641
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,419
7. OTHER REAL ESTATE OWNED		741
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		20
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		906
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		51,767
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		45,801
(1) NONINTEREST-BEARING	14,110	
(2) INTEREST-BEARING	31,691	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		2,031
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		132
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		47,964
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		646
25. SURPLUS		2,948
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		209
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,803
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		51,767

CERTIFICATE ISSUED DECEMBER 31, 1985 NO. 616

BOULDER TRI-STATE BANK
BOULDER

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; DONALD A. LANCASTER, SECRETARY/TREASURER; TOM EMLAW, VICE-PRESIDENT; ANNETTE LADEHOFF, VICE-PRESIDENT/OPER.; JEFFREY STIFFLER, EXECUTIVE VICE-PRESIDENT

DIRECTORS:

RICHARD C. TUCKER, DONALD A. LANCASTER, MERRILL R. FIE, RUSSELL OSGOOD, BARRY MCCALLAN, PHILIP E. LOWERY, DONALD H. SCHURR, JEFFREY STIFFLER, JEROME C. DARNELL

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		588
B. INTEREST-BEARING BALANCES		
2. SECURITIES		545
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		745
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,332	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	93	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,239
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		94
7. OTHER REAL ESTATE OWNED		671
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		133
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,015
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,371
(1) NONINTEREST-BEARING	2,092	
(2) INTEREST-BEARING	8,279	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		99
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,470
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		700
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		345
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,545
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,015

CERTIFICATE ISSUED NOVEMBER 21, 1960 NO. 472

SECURITY BANK OF BOULDER
BOULDER

OFFICERS-

DOUGLAS E. MOLL, PRESIDENT; ROBERT L. FLOYD, VICE PRESIDENT; RALPH MUSFELDT, VICE-PRESIDENT/CASHIER; DANIEL F. HAAGER, ASSISTANT VICE-PRESIDENT/CASHIER; SHIRLEY MONTGOMERY, LOAN OFFICER

DIRECTORS-

DOUGLAS MOLL, MARVIN MOLL, STEVE PETERSON, WILLIAM EASTON

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,852
B. INTEREST-BEARING BALANCES		1,099
2. SECURITIES		234
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,325
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,506	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	86	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,420
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		497
7. OTHER REAL ESTATE OWNED		223
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		357
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,007

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,004
(1) NONINTEREST-BEARING	5,173	
(2) INTEREST-BEARING	11,831	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,040
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	463
25. SURPLUS	462
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	42
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	967
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	18,007

CERTIFICATE ISSUED FEBRUARY 17, 1908 NO. 009

UNITED BANK OF BOULDER
BOULDER

OFFICERS-

LARRY E. MEYER, PRESIDENT; DAVID E. BAILEY, CHIEF EXECUTIVE OFFICER; JOHN M. LALLA, SR. VICE-PRESIDENT/CASHIER/SECRETARY; PAUL CLEMONS, MICHAEL AUSTIN, SR. VICE-PRESIDENTS, DIANE HAYDEN, JOHN YARBERRY, VICE-PRESIDENTS

DIRECTORS-

LOUIS J. DELLA CAVA, MARGARET S. [illegible]ANSSON, LARRY E. MEYER, JOEL C. DAVIS, JOSEPH W. MITCHELL, DONALD I. SWE[illegible]NY, DAVID E. BAILEY, WILLIAM COLEMAN, GEORGE L. CORSILIA

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		10,494
B. INTEREST-BEARING BALANCES		3,013
2. SECURITIES		16,844
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		945
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	73,836	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	989	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		72,847
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,064
7. OTHER REAL ESTATE OWNED		92
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,713
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		108,012
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		98,264
(1) NONINTEREST-BEARING	27,206	
(2) INTEREST-BEARING	71,058	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		500
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,105
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		99,869
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,750
25. SURPLUS		3,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		3,143
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8,143
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		108,012

CERTIFICATE ISSUED SEPTEMBER 10, 1971 NO. 507

PLATTE VALLEY BANK OF BRIGHTON
BRIGHTON

OFFICERS-

RICHARD CHENOWETH, PRESIDENT; J. ROGER MUCHOW, HUGH J. WHITCOMB, JIM CLEMENT, VICE-PRESIDENTS; WILLIAM E. MARTIN, CASHIER

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, JAMES D. MAKOWSKI, MICHAEL E. BENNETT, RICHARD O'DELL

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,756
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,352
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,526	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	154	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		17,372
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		880
7. OTHER REAL ESTATE OWNED		105
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		467
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28,932

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		26,039
(1) NONINTEREST-BEARING	7,229	
(2) INTEREST-BEARING	18,810	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		130
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		235
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		157
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		26,561
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	384
25. SURPLUS	1,016
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	971
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	2,371
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	28,932

CERTIFICATE ISSUED OCTOBER 13, 1972 NO. 428

UNITED BANK OF BRIGHTON
BRIGHTON

OFFICERS-

JOHN KUNDERT, PRESIDENT; R. JOHN RHOADES, SR. VICE-PRESIDENT; KAREN K. BRUNTZ, CASHIER/SECRETARY

DIRECTORS-

JOHN KUNDERT, W. J. JOHNSEN, AMOS C. LAWRENCE, K. EDWARD SABOE, DAVID L. WRIGHT

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		6,091
B. INTEREST-BEARING BALANCES..		1,000
2. SECURITIES..		10,441
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		5,985
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES...........................	31,471	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	1,206	
C. LESS ALLOCATED TRANSFER RISK RESERVE..................		
D. NET LOANS AND LEASES..		30,265
5. ASSETS HELD IN TRADING ACCOUNTS..		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		1,463
7. OTHER REAL ESTATE OWNED..		394
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		1,140
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)..............................		56,779
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		50,069
(1) NONINTEREST-BEARING............................	19,921	
(2) INTEREST-BEARING...............................	30,148	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		2,100
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY..............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.........................		
20. OTHER LIABILITIES..		294
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		52,463
22. LIMITED-LIFE PREFERRED STOCK...		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		400
25. SURPLUS..		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES................................		1,916
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....................		4,316
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		56,779

CERTIFICATE ISSUED OCTOBER 5, 1976 NO. 545

CENTRAL BANK OF BROOMFIELD
BROOMFIELD

OFFICERS-

RAYMOND L. GUERRIE, PRESIDENT; KENT D. BOYD, EXECUTIVE VICE-PRESIDENT; JANET BURAK, CASHIER/SECRETARY

DIRECTORS-

JOSEPH R. LINCOLN, MARVIN F. OWENS, JR., RAYMOND L. GUERRIE, TERRANCE J. TANGEN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,054
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,250
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,512	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	137	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,375
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		594
7. OTHER REAL ESTATE OWNED		73
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		207
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,653
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,236
(1) NONINTEREST-BEARING	6,473	
(2) INTEREST-BEARING	12,763	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		89
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19,325
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		660
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		268
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,328
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		20,653

CERTIFICATE ISSUED JULY 15, 1958 NO. 465

UNITED BANK OF BROOMFIELD
BROOMFIELD

OFFICERS-

BRADLEY J. STELLING, PRESIDENT; DENNIS D. JOHNSON, SECRETARY/SENIOR VICE-PRESIDENT; JOANNE CHRISTENSON, VICE-PRESIDENT/CASHIER; JEANNE MARSHALL, MORTGAGE LOAN OFFICER; BEVERLY NELSON, ASSISTANT OPERATIONS OFFICER; KRISANN BUCKHARDT, COMMERCIAL OFFICER

DIRECTORS-

JOHN A. TERHAR, SR., MICHAEL S. BYRNE, KERMIT L. DARKEY, ROBERT DRESSEL, BRADLEY J. STELLING, ALVERN K. GARDNER, WILLIAM E. GREENEWALD, EUGENE A. LANG

DECEMBER 31, 1986			000 OMITTED
ASSETS:			
1.	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
	A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,030
	B. INTEREST-BEARING BALANCES		2,014
2.	SECURITIES		17,112
3.	FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,395
4.	LOANS AND LEASE FINANCING RECEIVABLES:		
	A. TOTAL LOANS AND LEASES	43,094	
	B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	638	
	C. LESS ALLOCATED TRANSFER RISK RESERVE		
	D. NET LOANS AND LEASES		42,456
5.	ASSETS HELD IN TRADING ACCOUNTS		
6.	PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,854
7.	OTHER REAL ESTATE OWNED		294
8.	INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9.	CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10.	INTANGIBLE ASSETS		
11.	OTHER ASSETS		1,429
12.	TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		73,584
LIABILITIES:			
13.	DEPOSITS:		
	A. IN DOMESTIC OFFICES		66,397
	(1) NONINTEREST-BEARING	16,390	
	(2) INTEREST-BEARING	50,007	
14.	FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15.	DEMAND NOTES ISSUED TO THE U.S. TREASURY		412
16.	OTHER BORROWED MONEY		
17.	MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18.	BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19.	NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20.	OTHER LIABILITIES		838
21.	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		67,647
22.	LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:			
23.	PERPETUAL PREFERRED STOCK		
24.	COMMON STOCK		440
25.	SURPLUS		2,560
26.	UNDIVIDED PROFITS AND CAPITAL RESERVES		2,937
27.	CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5,937
29.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		73,584

CERTIFICATE ISSUED OCTOBER 9, 1915 NO. 294

FARMERS STATE BANK OF BRUSH
BRUSH

OFFICERS-

NORMAN R. TISDALE, PRESIDENT; RICHARD E. JACKSON, VICE-PRESIDENT; ARLYN D. LOVETTE, VICE-PRESIDENT/CASHIER; MARK JENSEN, AG REP/ASST. CASHIER; AVIS SCHREINER, DOROTHY CRANE, ASSISTANT CASHIERS

DIRECTORS-

FRANK M. JENSEN, ROBERT PETTEYS, NORMAN R. TISDALE, ARLYN D. LOVETTE, WARREN M. WATROUS, ROBERT C. GUNNON, ROBERT U. HANSEN, ROBERT H. HEDGES

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,367
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,248
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		8,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,912	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	281	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,631
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		162
7. OTHER REAL ESTATE OWNED		1,752
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		306
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,566
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,997
(1) NONINTEREST-BEARING	2,536	
(2) INTEREST-BEARING	18,461	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		113
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,110
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		563
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,893
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,456
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		24,566

CERTIFICATE ISSUED NOVEMBER 14, 1931 NO. 427

BANK OF BURLINGTON
BURLINGTON

OFFICERS-

GARY BROOKS, PRESIDENT; WILLARD GROSS, EXEC. VICE-PRESIDENT/SECRETARY; JERRY L. GROSS, VICE-PRESIDENT/CASHIER; CONNIE WITZEL, CAROL ZIMBELMAN, ASSISTANT CASHIER

DIRECTORS-

LEO VAN DITTIE, JAMES VAN DITTIE, GARY BROOKS, L. L. REINECKER, WILLARD GROSS, JOHN C. PENNY, GENE W. PENNY, JERRY L. GROSS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,690
B. INTEREST-BEARING BALANCES		800
2. SECURITIES		8,568
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,725
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,014	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	110	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,904
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		314
7. OTHER REAL ESTATE OWNED		359
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		526
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25,886
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,632
(1) NONINTEREST-BEARING	4,357	
(2) INTEREST-BEARING	19,275	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		399
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,031
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		555
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,855
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		25,886

CERTIFICATE ISSUED DECEMBER 8, 1910 NO. 206

BYERS STATE BANK
BYERS

OFFICERS-

R. E. RICE, PRESIDENT; THOMAS M. SAUTER, VICE-PRESIDENT/CASHIER; KENNETH D. STUMPF, VICE PRESIDENT; VIRGINIA L. SCHULZ, VICE-PRESIDENT/ ASSISTANT CASHIER; SHARON KELLER, ASSISTANT CASHIER

DIRECTORS-

R. E. RICE, LEO SMENTOWSKI, EARNEST J. PANASCI, L.J. TIPPETT, GEORGE SCHLEINING, L.R. BATE

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		992
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,907
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		820
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,347	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	156	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,191
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		585
7. OTHER REAL ESTATE OWNED		37
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		39
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		221
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,792
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,597
(1) NONINTEREST-BEARING	2,570	
(2) INTEREST-BEARING	12,027	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		800
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		210
20. OTHER LIABILITIES		94
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,701
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		420
25. SURPLUS		420
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		251
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,091
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		16,792

CERTIFICATE ISSUED JULY 24, 1916 NO. 312

FARMERS STATE BANK OF CALHAN
CALHAN

OFFICERS-

MILTON L. MATHIS, PRESIDENT; JOHN R. KELLER, SR. VICE-PRESIDENT; MILDRED M. KOBILAN, CASHIER/SECRETARY; JOAN L. LAWSON, ASST. VICE-PRESIDENT; SAMUEL J. HUSSON, VICE-PRESIDENT

DIRECTORS-

JOHN L. PIEPER, DOROTHY A. PIEPER, JOAN L. LAWSON, MILTON L. MATHIS, JOHN R. KELLER

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		845
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,110
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,066	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	236	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,830
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		158
7. OTHER REAL ESTATE OWNED		174
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		598
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		26,015
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,858
(1) NONINTEREST-BEARING	4,341	
(2) INTEREST-BEARING	19,517	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		74
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		309
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,241
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		575
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		999
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,774
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		26,015

CERTIFICATE ISSUED JANUARY 17, 1973 NO. 516

ALPINE BANK, CARBONDALE
CARBONDALE

OFFICERS-

JOE SCOFIELD, PRESIDENT; JOHN BELL, ASSISTANT CASHIER

DIRECTORS-

J. ROBERT YOUNG, WALLACE A.E. DEBEQUE, ERNEST GIANINETTI, WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, PETER N. GUY, WALLY DALLENBACH, ROBERT DOWNS, JACK E. EDGINGTON, JOE SCOFIELD, J. DUDLEY LOCKREM

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		815
B. INTEREST-BEARING BALANCES		993
2. SECURITIES		1,433
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,470
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,450	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	149	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,301
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		193
7. OTHER REAL ESTATE OWNED		79
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		198
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,482
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,201
(1) NONINTEREST-BEARING	2,930	
(2) INTEREST-BEARING	10,271	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		123
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,324
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		608
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,158
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		14,482

CERTIFICATE ISSUED AUGUST 21, 1939 NO. 433

THE BANK OF DOUGLAS COUNTY/CASTLE ROCK
CASTLE ROCK

OFFICERS-

PHILIP S. MILLER, PRESIDENT; WILLIS C. BUBOLTZ, EXEC. VICE-PRESIDENT; DONA SHERLOCK, VICE-PRESIDENT/TREASURER; TERESA L. JENIK, RICHARD E. TEMPLE, THEROLD M. BATEMAN, ASSISTANT CASHIERS

DIRECTORS-

PHILIP S. MILLER, WILLIS C. BUBOLTZ, DONA W. SHERLOCK

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,726
B. INTEREST-BEARING BALANCES		500
2. SECURITIES		33,986
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,381	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	135	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,246
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		165
7. OTHER REAL ESTATE OWNED		52
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		871
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		53,546

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		44,313
(1) NONINTEREST-BEARING	8,019	
(2) INTEREST-BEARING	36,294	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		316
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		44,629
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	1,000
25. SURPLUS	1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	6,917
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	8,917
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	53,546

CERTIFICATE ISSUED FEBRUARY 21, 1944 NO. 437

EASTERN COLORADO BANK/CHEYENNE WELLS
CHEYENNE WELLS

OFFICERS-

VICTOR L. WEED, PRESIDENT; JAMES R. WEED, VICE-PRESIDENT;
VIVIAN PETERSON, CASHIER/SECRETARY

DIRECTORS-

V. L. WEED, JAMES R. WEED, ROSELLA HOLLENBAUGH, VIVIAN PETERSEN,
DONNA KONECNE

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,231
B. INTEREST-BEARING BALANCES		
2. SECURITIES		8,751
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		900
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	23,347	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	700	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		22,647
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		163
7. OTHER REAL ESTATE OWNED		91
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		825
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		35,608

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		31,349
(1) NONINTEREST-BEARING	5,250	
(2) INTEREST-BEARING	26,099	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		202
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		31,551
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	400
25. SURPLUS	1,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	2,157
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	4,057
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	35,608

CERTIFICATE ISSUED MAY 24, 1977 NO. 548

GREENHORN VALLEY BANK/COLORADO CITY
COLORADO CITY

OFFICERS-

MORRIS B. CHAMBERS, PRESIDENT; MARY A. HAMBRIC, CASHIER/SECRETARY

DIRECTORS-

MORRIS L. GRABER, HAROLD C. PETERSEN, CREIGHTON COOK, HOLLAND DUELL, JR.

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		562
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		1,142
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,565	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	44	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,521
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		128
7. OTHER REAL ESTATE OWNED		89
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		110
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,252
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,725
(1) NONINTEREST-BEARING	1,420	
(2) INTEREST-BEARING	4,305	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		53
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,778
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		239
25. SURPLUS		65
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		170
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		474
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		6,252

CERTIFICATE ISSUED DECEMBER 17, 1979 NO. 566

BANK AT BROADMOOR/COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

DAN S. BAKER, PRESIDENT; ELAINE OVERMEYER, VICE-PRESIDENT/CASHIER; JOANNE HELANDER, ASSISTANT CASHIER; ROSS COUPER, OPERATIONS LOAN OFFICER

DIRECTORS-

DAN S. BAKER, BLAKEMORE MCCARTY, GORDON E. PRICE, JUDITH E. PRICE, MARY E. ROSS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,870
B. INTEREST-BEARING BALANCES		75
2. SECURITIES		4,206
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,159	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	78	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,081
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		220
7. OTHER REAL ESTATE OWNED		277
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		181
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,710
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,757
(1) NONINTEREST-BEARING	3,463	
(2) INTEREST-BEARING	9,294	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		63
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		29
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,849
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		261
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		861
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		13,710

CERTIFICATE ISSUED JULY 2, 1969 NO. 496

BANK OF COLORADO/COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

RICHARD DUNCAN, PRESIDENT; GAYLORD AL ALBERG, VICE-PRESIDENT; GENE K. DOVER, VICE PRESIDENT/CASHIER/SECRETARY; SHARON HELGERSON-DAVE, LORRAINE E. THRONE, ASSISTANT VICE-PRESIDENTS; ELLAINE CARTER, CREDIT OFFICER

DIRECTORS-

RICHARD DUNCAN, JON P. COATES, PHILIP M. KLEINSMITH, TERRY W. DARBY, GAYLORD ALBERG

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,633
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,720
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	22,098	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	211	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21,887
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		935
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		386
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28,561
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		25,666
(1) NONINTEREST-BEARING	4,574	
(2) INTEREST-BEARING	21,092	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		192
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		365
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		26,223
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		1,400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		688
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,338
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		28,561

CERTIFICATE ISSUED SEPTEMBER 17, 1965 NO. 486

CENTRAL BANK OF ACADEMY BLVD./COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

DENNIS D. NATHAN, PRESIDENT; PETER A. MCGUIRE, EXECUTIVE VICE-PRESIDENT/ SECRETARY; WILLIAM HOWARD, CASHIER; DENNIS WOHLHUETER, VICE-PRESIDENT; WILLIAM SULLIVAN, ASST. VICE PRESIDENT; LOIS SPARKS, OPERATIONS MANAGER; DONALD RITSCHER, SPECIAL SERVICES MANAGER

DIRECTORS-

FRANK L. BLACK, ALLEN T. CAREY, JOHN W. DAWSON, ANDRE P. GAMBUCCI, THOMAS D. GRESHAM, JAY W. KRISS, JOHN F. LANE, BOYD LINDQUIST, DONALD J. LORY, WILLIAM L. PERRY, KENNETH J. REYHONS, PETER N. SUSEMIHL, JOHN M. STAFFORD

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,474
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,206
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	23,758	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	227	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		23,531
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		956
7. OTHER REAL ESTATE OWNED		239
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		634
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		38,840
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		35,851
(1) NONINTEREST-BEARING	11,107	
(2) INTEREST-BEARING	24,744	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		204
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		385
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		36,440
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		1,350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		800
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,400
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		38,840

CERTIFICATE ISSUED JANUARY 26, 1953 NO. 454

CENTRAL BANK OF COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS:

WILLIAM L. PERRY, PRESIDENT; JAMES A. SIMON, EXEC. VICE-PRESIDENT; RONALD MEADE, SR. VICE-PRESIDENT/MGR. COMMERCIAL LOANS; MARY S. BADER, VICE-PRES./CASHIER/SECURITY OFFICER/SECRETARY; JAMES CALLOW, VICE-PRES./MGR RETAIL LOANS, RICHARD SUNDERLAND, VICE-PRES./MGR. CREDIT/COMPLIANCE; GLORIA FRANCIS, PUBLIC RELATIONS OFFICER; DEE BROWN, GEORGE LENZ, ASST. VICE-PRESIDENTS; AMY L. BROCKHAUS BARTON, MORTGAGE LOAN OFFICER; LARKE GROVE, CREDIT OFFICER; JANICE K. DOLD, JAMES E. MARTIN, MARTHA SMITH, OPERATIONS OFFICERS; JUNE M. MCKINLEY, SAFE DEPOSIT OFFICER; HAROLD S. DUMLER, SHERYL D. ROCHE, JEFFREY B. SMITH, JOEL VAN VARK, COLLEEN WATSON

DIRECTORS:

DONALD H. ECHTERMEYER, ANDRE P. GAMBUCCI, THOMAS D. GRESHAM, JOHN E. LANE, DONALD J. LORY, WILLIAM L. PERRY, JAMES A. SIMON, PETER M. SUSEMIHL, FRANK L. BLACK, ALLEN T. CAREY, JOHN W. DAWSON, JAY W. KRISS, KENNETH J. RAYHONS, JOHN M. STAFFORD

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		9,730
B. INTEREST-BEARING BALANCES		
2. SECURITIES		12,965
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	76,840	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,360	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		75,480
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,230
7. OTHER REAL ESTATE OWNED		3,444
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,345
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		106,194

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		99,901
(1) NONINTEREST-BEARING	22,118	
(2) INTEREST-BEARING	77,783	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		131-
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		99,770
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	1,080
25. SURPLUS	5,007
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	337
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	6,424
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	106,194

CERTIFICATE ISSUED FEBRUARY 26, 1982 NO. 590

CENTURY BANK ACADEMY AT HANCOCK/COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

TERRY W. DARBY, PRESIDENT; FRANK RANSBERGER, VICE-PRESIDENT/CASHIER

DIRECTORS-

TERRY W. DARBY, RICHARD DUNCAN, JON P. COATES, PHILIP M. KLEINSMITH

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,045
B. INTEREST-BEARING BALANCES		
2. SECURITIES		857
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		830
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,389	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	66	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,323
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		326
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		173
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,554
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,628
(1) NONINTEREST-BEARING	2,893	
(2) INTEREST-BEARING	4,735	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,674
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		80
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		880
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,554

CERTIFICATE ISSUED OCTOBER 31, 1984 NO. 609

CHEYENNE MOUNTAIN BANK/COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

DON E. CHISMAR, PRESIDENT; SCOTT E. HUGHES, VICE-PRESIDENT/CASHIER

DIRECTORS-

RUSSELL M. WICKS, JR., BEN J. MEANS, FRANK P. ALEXANDER,
AMRIT PATEL, JAMES H. JONES, SCOTT E. HUGHES

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,695
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,102
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,891	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	75	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,816
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		101
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		187
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,901
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,116
(1) NONINTEREST-BEARING	2,065	
(2) INTEREST-BEARING	8,051	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		59
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,175
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		367
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		441-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		726
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		10,901

CERTIFICATE ISSUED OCTOBER 9, 1973 NO. 523

FIRST BANK OF COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

EDWARD LOHMAN, PRESIDENT/CHIEF EXEC. OFFICER; GORDON P. CULVER, DAVID LOHMAN, SHARON TREDWELL, LOREN BONATH, W.R. HASXIN, E. JAY LEASE, SR., SR. VICE-PRESIDENTS; LINDA L. GARNER, GENE B. TOMLINSON, VICE-PRESIDENTS; GLORIA J. ALLEN, JOHN W. TUDOR, ASSISTANT VICE-PRESIDENTS; SCOTT E. HUGHES, INSTALLMENT LOAN OFFICER; JILL E. DARLING, NEW ACCOUNTS OFFICER; DAVID E. SULLIVAN, MARKETING OFFICER; NANCY PICKETT, LOAN REVIEW OFFICER; CATHERINE LEMAIRE, COMMERCIAL LOAN ADMINISTRATIVE OFFICER

DIRECTORS-

EDWARD V. LOHMAN, OMER F. SHEPARD, E. JAY LEASE, SR., DAVID E. LOHMAN, RICHARD V. LOHMAN, JACK C. MASON, ROBERT L. RUNNFELDT, JERRY A. SMITH, DR. C. MILTON WALDRON, JAMES C. YOUNG

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,909
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		4,122
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	35,421	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	350	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		35,071
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3,433
7. OTHER REAL ESTATE OWNED		906
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		909
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		54,200
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		48,809
(1) NONINTEREST-BEARING	12,830	
(2) INTEREST-BEARING	35,979	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		943
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		585
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		50,337
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		822
25. SURPLUS		2,914
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		127
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,863
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		54,200

CERTIFICATE ISSUED OCTOBER 31, 1984 NO. 608

STATE BANK & TRUST OF COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

WILLIAM H. KANDT, PRESIDENT; GARY D. WHITLOCK, CHAIRMAN OF BOARD/CASHIER; GLEN B. CLARK, JR., SECRETARY

DIRECTORS-

GLEN B. CLARK, JR., GLEN B. CLARK, SR., GARY D. WHITLOCK, DUGALD A. MACGREGOR, S. JERRARD SMITH, WILLIAM H. KANDT

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,915
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,132
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,416	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	94	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,322
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		306
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		163
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,838
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,538
(1) NONINTEREST-BEARING	1,396	
(2) INTEREST-BEARING	9,142	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		71
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,609
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		29
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,229
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		11,838

CERTIFICATE ISSUED APRIL 25, 1972 NO. 510

THE CITADEL BANK/COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

GARY D. WHITLOCK, PRESIDENT; GREG N. WALTERS, SR. VICE-PRESIDENT; ROGER P. BRUGGEMAN, VICE PRESIDENT; NORMA N. PAINTER VICE PRESIDENT/ CASHIER, RICHARD E. JORGENSON, VICE PRESIDENT COMMERICAL LOANS; LINDA A. SAULISBURY, OPERATIONS OFFICER

DIRECTORS-

GARY D. WITLOCK, GLEN B. CLARK SR., GLEN B. CLARK JR., DUGALD A. MACGREGOR, WILLIAM H. KANDT, GREG N. WALTERS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,861
B. INTEREST-BEARING BALANCES		400
2. SECURITIES		3,212
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	17,128	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	197	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		16,931
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		616
7. OTHER REAL ESTATE OWNED		101
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		233
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		26,154
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,089
(1) NONINTEREST-BEARING	7,811	
(2) INTEREST-BEARING	16,278	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		261
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,350
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		558
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		246
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,804
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		26,154

CERTIFICATE ISSUED MARCH 14, 1977 NO. 546

UNITED BANK GARDEN OF THE GODS/COLORADO SPRINGS
COLORADO SPRINGS

OFFICERS-

STEPHEN LAINE, PRESIDENT; RONALD STECKLEIN, VICE-PRESIDENT; PETER SHEEDY VICE-PRESIDENT/CASHIER/SECRETARY; JAMES R. GREVE, CONSUMER LOAN MANAGER; VICKIE DOUGLAS, ASST. CASHIER; JO DRURY, CONSUMER LOAN OFFICER

DIRECTORS-

STEPHEN S. LAINE, BARRY A. WEINER, ROBERT L. WERSCHKY, DAVID M. GRAY, GARLAND L. ANNELER, TUCKER HART ADAMS

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,310
B. INTEREST-BEARING BALANCES		1,606
2. SECURITIES		5,309
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,097	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	286	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,811
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		950
7. OTHER REAL ESTATE OWNED		240
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		531
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		27,757

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		24,981
(1) NONINTEREST-BEARING	7,420	
(2) INTEREST-BEARING	17,561	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		377
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		408
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		25,766
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		375
25. SURPLUS		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,166
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,991
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		27,757

CERTIFICATE ISSUED MAY 29, 1950 NO. 449

METROPOLITAN STATE BANK/COMMERCE CITY
COMMERCE CITY

OFFICERS-

ROBERT L. STEELE, PRESIDENT; HERBERT G. BALDERSTON, SR. VICE-PRESIDENT; CLYDE DEBELLO, VICE-PRESIDENT/CASHIER/SECRETARY; JOHN MYERS, ASST. VICE-PRESIDENT; BARBARA J. ROBERTSON, MARILYN S. KYGAR, OPERATIONS OFFICERS; LOIS LITSEY

DIRECTORS-

ORREL A. DANIEL, FRANCES T. DANIEL, EDWARD A. BROWN, HERBERT G. BALDERSTON, IVAN R. JERGENSEN, KENNETH L. GAHAGEN, ROBERT L. BERGMAN, DAVID A. NICHOLS, ROBERT L. STEELE

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,364
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,469
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,165
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21,566	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	239	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21,327
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		671
7. OTHER REAL ESTATE OWNED		446
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		72
11. OTHER ASSETS		427
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		35,941
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		32,628
(1) NONINTEREST-BEARING	10,175	
(2) INTEREST-BEARING	22,453	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		268
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		32,896
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,435
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,110
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,045
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		35,941

CERTIFICATE ISSUED MAY 15, 1936 NO. 429

CITIZENS STATE BANK/CORTEZ
CORTEZ

OFFICERS-

CHARLES M. SEARLE, PRESIDENT; JAMES R. RAYBURN, EXEC. VICE-PRESIDENT; BELMEAR D. BROWN, SECRETARY; JOHN J. OBERRICK, SR. VICE-PRESIDENT; WAYNE L. EPPICH, CASHIER

DIRECTORS-

BELMEAR D. BROWN, GEORGE E. DILTS, ROBERT D. HELMS, JOE C. KEESEE, CHARLES M. MCAFEE, STERLING C. PHILLIPS, JAMES D. PORTER, WAYNE ROGERS, JAMES R. RAYBURN, CHARLES M. SEARLE, ELIZABETH S. SEARLE, HALWORTH B. TANNER

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,419
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,749
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	22,126	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	194	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21,932
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,065
7. OTHER REAL ESTATE OWNED		1,609
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,184
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		37,458
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		34,294
(1) NONINTEREST-BEARING	6,213	
(2) INTEREST-BEARING	28,081	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		225
16. OTHER BORROWED MONEY		61
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		606
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		35,186
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		700
25. SURPLUS		725
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		847
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,272
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		37,458

CERTIFICATE ISSUED SEPTEMBER 28, 1925 NO. 421

MOFFAT COUNTY STATE BANK/CRAIG
CRAIG

OFFICERS-

JOHN C. MULLER, PRESIDENT; J.D. KREISSLER, SR. VICE-PRESIDENT/CASHIER/ SECRETARY; M.L. MCCAWLEY, SR, VICE PRESIDENT; JACK MOSS, VICE-PRESIDENT; DIANA GARDNER, W.A. INNES, ASSISTANT VICE-PRESIDENTS

DIRECTORS-

CHARLES A. STODDARD, JAMES D. EDGERLEY, L. DEAN VISINTAINER, BILL ANDERSON, JAMES L. TUGGLE, L.R. FREDRICK

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,391
B. INTEREST-BEARING BALANCES		
2. SECURITIES		12,425
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		975
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,825	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,751	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		19,074
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		600
7. OTHER REAL ESTATE OWNED		2,118
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,374
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		39,957
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		37,679
(1) NONINTEREST-BEARING	5,492	
(2) INTEREST-BEARING	32,187	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		333
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		38,012
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,500
25. SURPLUS		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,555-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,945
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		39,957

CERTIFICATE ISSUED OCTOBER 26, 1977 NO. 551

CRESTED BUTTE STATE BANK
CRESTED BUTTE

OFFICERS-

THOMAS COX, PRESIDENT; GLEAVES LOVE, EXEC. VICE-PRESIDENT/CASHIER; DARLENE HALAZON, ASSISTANT CASHIER

DIRECTORS-

E. RICHARD HUNT, THOMAS S. COS, ALANSON D. HEGEMAN, GLEAVES M. LOVE, WILLIAM A. FRAME, KAY C. DRURY, RICHARD B. DOBBIN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,733
B. INTEREST-BEARING BALANCES		
2. SECURITIES		503
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,550
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,907	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	116	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,791
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		38
7. OTHER REAL ESTATE OWNED		358
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		595
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,568
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,502
(1) NONINTEREST-BEARING	4,214	
(2) INTEREST-BEARING	10,288	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		146
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,648
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		647
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		23
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		920
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		15,568

CERTIFICATE ISSUED JUNE 20, 1973 NO. 520

BANK OF CRIPPLE CREEK
CRIPPLE CREEK

OFFICERS-

THEODORE H. MUELLER, SR., PRESIDENT; THEODORE H. MUELLER, JR., VICE-PRESIDENT; HAROLD HERN, CASHIER/SECRETARY

DIRECTORS-

THEODORE H. MUELLER, SR., JOYCE H. MUELLER, WAYNE S. MACKIN, RICHARD W. JOHNSON

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		404
B. INTEREST-BEARING BALANCES		299
2. SECURITIES		1,054
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		525
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,140	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	79	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,061
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		212
7. OTHER REAL ESTATE OWNED		265
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		153
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,973
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,055
(1) NONINTEREST-BEARING	957	
(2) INTEREST-BEARING	8,098	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		55
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		100
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,210
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		120
25. SURPLUS		330
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		313
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		763
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,973

CERTIFICATE ISSUED APRIL 8, 1937 NO. 431

RIO GRANDE COUNTY BANK/DEL NORTE
DEL NORTE

OFFICERS-

ROGER N. KNAPP, PRESIDENT/CEO; TODD E. WRIGHT, VICE-PRESIDENT/CASHIER;
MARION J. UNDERWOOD, ASSISTANT CASHIER

DIRECTORS-

JOHN REASON, ELIZABETH A. CONOUR, RICHARD E. CONOUR, DAVID G. COLVILLE,
LARRY R. MARTZ, ROGER N. KNAPP, TODD E. WRIGHT

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,715
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,053
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,020
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,108	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	215	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,893
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		49
7. OTHER REAL ESTATE OWNED		130
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		384
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,244
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,773
(1) NONINTEREST-BEARING	4,285	
(2) INTEREST-BEARING	6,488	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		17
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,790
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		25
25. SURPLUS		425
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,004
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,454
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,244

CERTIFICATE ISSUED APRIL 27, 1909 NO. 149

COLORADO BANK AND TRUST COMPANY/DELTA
DELTA

OFFICERS-

GORDON E. WAGNER, PRESIDENT/CEO; HOBART J. KNIGHT, EXEC. VICE-PRESIDENT; REBECCA SHEA, SR. VICE-PRESIDENT/CASHIER; WILLIAM F. SEUELL, VICE-PRESIDENT; KAY CARLQUIST, ASSISTANT VICE PRESIDENT; JUNE CALHOUN, OPERATIONS/TRUST OFFICER; BILL J. ANDERSON, CHAIRMAN OF BOARD

DIRECTORS-

DON R. LANE, RALPH MANGUM, HOBART J. KNIGHT, BILL HELLMAN, BILL J. ANDERSON, GORDON E. WAGNER, HARRY GILBERT, ELRA L. WILSON

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,868
B. INTEREST-BEARING BALANCES		500
2. SECURITIES		9,599
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,175
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,654	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,551	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		19,103
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		690
7. OTHER REAL ESTATE OWNED		2,015
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,550
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		40,500
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		38,133
(1) NONINTEREST-BEARING	6,999	
(2) INTEREST-BEARING	31,134	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		1
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		176
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		38,310
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,200
25. SURPLUS		2,067
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,077-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,190
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		40,500

CERTIFICATE ISSUED MARCH 30, 1985 NO. 612

AMERICAN BANK OF COMMERCE/DENVER
DENVER

OFFICERS-

L. WILLIAM MARRIN, PRESIDENT; THOMAS E. BUCHANAN III, EXECUTIVE VICE-PRESIDENT/SR. LENDING OFFICER; KARAN HAYNES, CASHIER

DIRECTORS-

RONALD L. SEIGNEUR, SANDRA V. CHADWICK, D. DALE SHAFFER, DANTE L. ZARLENGO, IRVING ASH, WILLIAM BRAYSHAW

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		688
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,334
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21,562	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	517	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21,045
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		621
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		628
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28,916

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		27,597
(1) NONINTEREST-BEARING	4,595	
(2) INTEREST-BEARING	23,002	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		112
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		27,709
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	500
25. SURPLUS	698
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	9
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,207
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	28,916

CERTIFICATE ISSUED SEPTEMBER 1, 1953 NO. 457

BANK OF DENVER
DENVER

OFFICERS-

EUGENE H. ROCK, PRESIDENT; GEORGE F. ROCK, VICE-PRESIDENT; PATRICIA CONNELL, CASHIER/SECRETARY; LORETTA A. SMITH, VICE-PRESIDENT/ ASSISTANT CASHIER; JUDITH A. WAGNER, VICE-PRESIDENT/TREASURER

DIRECTORS-

WALTER C. EMERY, ROBERT A. GALBASIN, ROBERT C. HAWLEY, EARL R. LAWRENCE, REX L. MORGAN, EUGENE H. ROCK, GEORGE F. ROCK, MARIE K. ROCK, JOHN J. VANCE, ROBERT W. WALTER, JOHN A. YELENICK, JOHN J. HOULIHAN, WILMER W. WILSON

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,671
B. INTEREST-BEARING BALANCES		
2. SECURITIES		19,746
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	46,533	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	322	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		46,211
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,911
7. OTHER REAL ESTATE OWNED		201
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		992
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		81,332

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		70,406
(1) NONINTEREST-BEARING	16,510	
(2) INTEREST-BEARING	53,896	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		906
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		997
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		72,309
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	900
25. SURPLUS	2,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	6,023
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	9,023
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	81,332

CERTIFICATE ISSUED JUNE 16, 1908 NO. 030

CENTRAL BANK OF DENVER
DENVER

OFFICERS-

JOSEPH R. LINCOLN, PRESIDENT; DONALD D. HOFFMAN, CHAIRMAN, R. J. NELSON, GEORGE G. PATTERSON, JAMES B. OSBOURN, EXECUTIVE VICE-PRESIDENTS; JOHN E. BUSH, SR. VICE-PRESIDENT/SECRETARY

DIRECTORS-

JIM D. BALDWIN, MAX G. BROOKS, DONALD R. CHABOT, JOHN E. FULLER, DONALD D. HOFFMAN, MARION GOTTESFELD, WILLIAM J. KELLER, DEAN R. KITTEL, JOSEPH R. LINCOLN, ROBERT A. KRANE, FRANK B. MCGLONE, R. J. NELSON, RICHARD H. O'BRIEN, MARVIN F. OWENS, BENJAMIN F. STAPLETON, JR., CHESTER J. SULEWSKI, JAMES B. OSBOURN

DECEMBER 31, 1986		000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		151,604
B. INTEREST-BEARING BALANCES		5,700
2. SECURITIES		142,859
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		243,575
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	675,140	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	8,195	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		666,945
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		63,375
7. OTHER REAL ESTATE OWNED		336
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		20,250
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		1,295,644

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		939,373
(1) NONINTEREST-BEARING	274,050	
(2) INTEREST-BEARING	665,323	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		221,986
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		5,005
16. OTHER BORROWED MONEY		3,297
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		15,826
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		5,600
20. OTHER LIABILITIES		22,803
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		1,213,890
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		8,100
25. SURPLUS		39,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		34,654
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		81,754
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		1,295,644

CERTIFICATE ISSUED JULY 6, 1951 NO. 453

CENTRAL BANK OF NORTH DENVER
DENVER

OFFICERS-

MADS ANDERSON, PRESIDENT; JOHN G. SEBERG, SR. VICE-PRESIDENT; DONALD D. WISE, VICE-PRESIDENT/CASHIER/SECRETARY; MEDDIE BOISVERT, ROBERT A. WALLACE, VICE-PRESIDENTS; HENRY LANGSTAFF, LYNDA CHEA, CYNTHIA L. POULTER, VICE-PRESIDENTS

DIRECTORS-

MADS ANDERSON, JOSEPH R. LINCOLN, MARVIN F. OWENS, TERRANCE J. TANGEN, ROBERT A. KRANE, DONALD H. ECHTERMEYER, JOHN M. STAFFORD

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,337
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		41,454
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	35,359	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	469	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		34,890
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,825
7. OTHER REAL ESTATE OWNED		896
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,416
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		89,168
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		81,982
(1) NONINTEREST-BEARING	14,647	
(2) INTEREST-BEARING	67,335	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		800
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		82,782
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		975
25. SURPLUS		3,575
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,836
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6,386
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		89,168

CERTIFICATE ISSUED JANUARY 20, 1982 NO. 473

CENTURY BANK & TRUST/DENVER
DENVER

OFFICERS-

JON P. COATES, PRESIDENT; SHEILA JOHNSON, SR. VICE-PRESIDENT; E. MICHAEL ALCOTT, RICHARD COUNLEY, JAMES KING, GEORGE MATA, VICE-PRESIDENTS; DOLORES KERR, MAYBETH MELTON, WILLIAM STEITZ, ASSISTANT ASST. VICE-PRESIDENTS; BULA EARNEST, OPERATIONS OFFICER, REGINA ACOSTA, LOAN OPERATIONS; CARRIE GOLDMAN, REAL ESTATE LOAN OFFICER, ANN BRUNGER, LOAN OFFICER

DIRECTORS-

JON COATES, SHEILA JOHNSON, PETER ABLANCZY, RONALD HUSER, E. C. VINER, VIRGIL F.W. DICKMAN, HARRY J. GOBERT, PAUL G. WEST

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		5,422
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		9,643
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,900
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES....................................	72,500	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	901	
C. LESS ALLOCATED TRANSFER RISK RESERVE..................		
D. NET LOANS AND LEASES...		71,599
5. ASSETS HELD IN TRADING ACCOUNTS....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		917
7. OTHER REAL ESTATE OWNED...		2,564
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		1,713
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)............................		95,758
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		84,117
(1) NONINTEREST-BEARING..............................	19,978	
(2) INTEREST-BEARING.................................	64,139	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		1,786
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		85,903
22. LIMITED-LIFE PREFERRED STOCK.......................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		520
25. SURPLUS..		4,155
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.............................		5,180
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)..................		9,855
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		95,758

CERTIFICATE ISSUED JANUARY 20, 1982 NO. 589

CENTURY BANK NORTH/DENVER
DENVER

OFFICERS-

PETER ABLANCZY, PRESIDENT; CINDY ALMQUIST, VICE-PRES./CASHIER/SECRETARY

DIRECTORS-

JON P. COATES, PETER J. ABLANCZY, SHEILA R. JOHNSON, PAUL G. WEST, VIRGIL F. DICKMAN, HARRY J. GOBERT, RONALD D. HUSER, E.C. VINER, L.I. PAULSON

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		930
B. INTEREST-BEARING BALANCES		
2. SECURITIES		545
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,440
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,637	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	122	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,515
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		237
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		133
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,800
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,923
(1) NONINTEREST-BEARING	3,496	
(2) INTEREST-BEARING	6,427	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		154
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,077
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		723
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,723
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		11,800

CERTIFICATE ISSUED SEPTEMBER 18, 1968 NO. 493

CITYWIDE BANK OF DENVER
DENVER

OFFICERS-

CHARLES R. SILLSTROP, PRESIDENT; JEAN WARREN, RONN CASTLE, DOUGLAS M. GOEBEL,VICE-PRESIDENTS; RICHARD C. KENNEDY, VICE-PRESIDENT/ CASHIER; MICHAEL J KRUPA, ASSISTANT VICE-PRESIDENT; PAUL M. GIARDINA, CONTROLLER; JEFFREY E. OLSON, ASSISTANT CASHIER/LOAN OFFICER; CLARENCE L. JOHNSON, AUDITOR

DIRECTORS-

CHARLES R. SILLSTROP, RAYMOND C. DELISLE, HAROLD R. LACY, GEORGE T. SWEENEY, LOREN E. SWENSON

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,970
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,910
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		875
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	23,657	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	233	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		23,424
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		568
7. OTHER REAL ESTATE OWNED		977
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		464
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		38,188
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		34,746
(1) NONINTEREST-BEARING	12,500	
(2) INTEREST-BEARING	22,246	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		161
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		34,907
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		1,400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,581
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,281
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		38,188

CERTIFICATE ISSUED OCTOBER 5, 1908 NO. 092

COLORADO STATE BANK OF DENVER
DENVER

OFFICERS-

JOHN G. WILKINSON, PRESIDENT; CLYDE ESENHART, AUDITOR; ROBERT ANDERSON, SR. VICE-PRESIDENT; DONALD R. DRUMMER, SR. VICE-PRESIDENT/COMPTROLLER; VERNON T. REECE, JR., SR. VICE-PRESIDENT/TRUST OFFICER; ROBERT J. WOODS, SR VICE-PRESIDENT; CLIFFORD L. ERICKSON, JAMES E. FITCH, DOLORES SPOMER, LLOYD E. HOSKINS, RALPH M. SLAPPER, VICE-PRESIDENTS; CECIL T MCGLOTHLEN, VICE-PRESIDENT/CASHIER; JOHN E. LAWRENCE, VICE-PRESIDENT/TRUST OFFICER; JOHN WALTERSHAUSEN, TRUST OFFICER; PATRICIA CA[illegible]N, MERRILLINE CRAWFORD, MARY LOUISE MADSON, JOYCE L. PLATTER, OPERATIONS OFFICERS; WINIFRED E. HENDRICKS, PERSONNEL OFFICER

DIRECTORS-

J.W. ALLISON, KEITH L. BROWN, GEORGE P. CAULKINS, JR., GARTH C. GRISSOM, ELWOOD M. KULLGREN, RICHARD E. PATE, JR., VERNON T. REECE, JR., JOHN G. WILKINSON

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		9,816
B. INTEREST-BEARING BALANCES		
2. SECURITIES		48,402
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		20,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	47,537	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	314	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		47,223
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		926
7. OTHER REAL ESTATE OWNED		225
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,693
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		129,485
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		113,999
(1) NONINTEREST-BEARING	34,290	
(2) INTEREST-BEARING	79,709	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,017
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		115,016
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		2,000
25. SURPLUS		5,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		7,469
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		14,469
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		129,485

CERTIFICATE ISSUED MARCH 27, 1973 NO. 519

FRONTIER BANK OF DENVER
DENVER

OFFICERS-

ROGER R. REILING, PRESIDENT; DALE W. UTLEY, VICE-PRESIDENT/SECRETARY; JOE J. HUCKFELDT, CHAIRMAN OF THE BOARD

DIRECTORS-

C. KAY ALLEN, FREDERICK HAYNES, JOE J. HUCKFELDT, HERBERT H. MARUYAMA, RICHARD W. NEWMAN, ROGER R. REILING, DALE W. UTLEY

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,982
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,823
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,404	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	353	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,051
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		289
7. OTHER REAL ESTATE OWNED		16
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		294
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		666
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,121

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,910
(1) NONINTEREST-BEARING	5,827	
(2) INTEREST-BEARING	13,083	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		275
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		734
16. OTHER BORROWED MONEY		500
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		87
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,506
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	350
25. SURPLUS	1,191
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	74
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,615
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	22,121

CERTIFICATE ISSUED JULY 1, 1955 NO. 460

GUARANTY BANK & TRUST COMPANY/DENVER
DENVER

OFFICERS-

DAVID C. BOYLES, PRESIDENT/CEO; ANDREW BACON, RALPH RASKIN, JIM ALLEN, VICE-PRESIDENTS; JACK CARTER, ASST VICE-PRES/AUDITOR/COMPLIANCE OFFICER; CRAIG L. CAUKIN, SR. VICE-PRESIDENT; CHRIS CONRAD, OPERATION OFFICER; THOMAS DOYLE, SR. VICE-PRESIDENT/C.R.A. OFFICER; JOHN FACZAK, WORKOUT LOAN OFFICER; PEGGY GATES, MARKETING OFFICER; BYRON HASSTEDT, SR. VICE-PRESIDENT/SR. TRUST OFFICER; ANN HENDERSON, VICE-PRESIDENT OPERATIONS; SARAH KENNEDY, EXEC LENDING OFFICER; SHARON LAURENT, SR. VICE-PRESIDENT/ CASHIER/SECRETARY; CHERYL LOCKLEAR, CONTROLLER; BARBARA MCCARTIN, SPECIAL ASSETS OFFICER; HENRIETTA MARTINEZ, ASST. PERSONNEL OFFICER; ANN SCOTT, ASST. LOAN OFFICER; WAYNE SMART, VICE-PRESIDENT/IN-HOUSE COUNSEL; STEVE TURRE, JR. COMMERCIAL LENDER/CREDIT MANAGER; JOHN WOODS, VICE-PRES/SECURITY OFFICER; DENNIS WHITMER, ASST VICE-PRES/TRUST OFFICER

DIRECTORS-
JOSEPH PEPPER, GERALD QUIAT, BERNARD SHAFFNER, RICHARD MCCLINTOCK, CHARLES SCHAYNER, I.J. SHORE, MAX WEISBLY, JAMES OLIVER, LESLIE PATTEN, ARNOLD ALPERT, DAVID BOYLES, DR. MACK CLAYTON, NORMAN GARDENSWARTZ, HERMAN HORWICH, MARK LEVINE, PAUL MILLER

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		17,527
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		8,837
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		13,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	107,794	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	1,276	
C. LESS ALLOCATED TRANSFER RISK RESERVE..................		
D. NET LOANS AND LEASES..		106,518
5. ASSETS HELD IN TRADING ACCOUNTS...................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		2,166
7. OTHER REAL ESTATE OWNED..		2,629
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		398
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		1,856
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		153,431

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		139,407
(1) NONINTEREST-BEARING............................	39,809	
(2) INTEREST-BEARING...............................	99,598	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		398
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES...		664
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		140,469
22. LIMITED-LIFE PREFERRED STOCK..		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK..	
24. COMMON STOCK..	4,000
25. SURPLUS...	6,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES..............................	2,962
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................	12,962
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	153,431

CERTIFICATE ISSUED SEPTEMBER 30, 1980 NO. 576

INDEPENDENT STATE BANK OF COLORADO/DENVER
DENVER

OFFICERS-

RICHARD C. ZOETER, PRESIDENT; ROBERTA HUELSMANN, CASHIER

DIRECTORS-

LAWRENCE MENEFEE, JOSEPH BOYD, ROBERT M. JONES, W.R. JORGENSON, R.L. BOWEN, DIANA KILGORE, FRANK PETERSON, R.C. ZOETER, KEVIN STARKS, VINCENT N. SCHMITZ, JAMES THOMAS, V.L. WEED

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		8,605
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		80
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,270
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,584	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	68	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,516
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		161
7. OTHER REAL ESTATE OWNED		32
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		324
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,088
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,887
(1) NONINTEREST-BEARING	15,933	
(2) INTEREST-BEARING	3,954	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		124
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,011
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		667
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		410
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,077
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		22,088

CERTIFICATE ISSUED MAY 12, 1978 NO. 556

INTERNATIONAL BANK/DENVER
DENVER

OFFICERS-

RICHARD M. KREUTZER, PRESIDENT; FLOYD E. HARMON, ROBERT F. GERWIN, SR. VICE-PRESIDENTS; ANNA MARIE PIXLER, WESLEY KEATING, VICE-PRESIDENTS; THOMAS R. KONCILJA, VICE-PRESIDENT/CASHIER/SECRETARY; CAROL ELLIOTT, ASSISTANT OPERATIONS OFFICER; RICK MUSZ, RONALD A. BRENIMER, ASSISTANT VICE PRESIDENTS; MARIANNE MARTINO, CONTROLLER; CINDY L. COLLINS, MARKETING OFFICER; BELLE GRANADOS, LOAN ADMINISTRATION OFFICER

DIRECTORS-

RICHARD M. KREUTZER, LEIGH H. NORGREN, MARTHA ANDERSON, STEPHEN G. SEAY, CHARLES H. SMUKLER, MERLE E. ALBRECHT, THOMAS H. CONNELLY, JACK C. KENT, RICHARD B. TUCKER, JOANN CORN, JOHN R. SIMMONS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,827
B. INTEREST-BEARING BALANCES		
2. SECURITIES		31,274
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,760
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	25,580	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	271	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		25,309
5. ASSETS HELD IN TRADING ACCOUNTS		247
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		536
7. OTHER REAL ESTATE OWNED		55
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		188
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,890
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		70,086
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		65,573
(1) NONINTEREST-BEARING	12,688	
(2) INTEREST-BEARING	52,885	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		247
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		864
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		66,684
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		594
25. SURPLUS		1,056
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,752
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,402
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		70,086

CERTIFICATE ISSUED NOVEMBER 22, 1947 NO. 444

MOUNTAIN STATES BANK/DENVER
DENVER

OFFICERS-

WILLIAM G. GRIFFITH, PRESIDENT; GLEN A. PRAY, EXECUTIVE VICE-PRESIDENT; BERNARD J. STAEBELL, VICE PRESIDENT/CASHIER/SECRETARY; ROBERT JORDAN, WILLIAM G. COATMAN, SR VICE PRESIDENTS; DAN E. GRIFFIN, ROGER SCHMITZ, WILLIAM H. FLORY, VICE PRESIDENTS; SUSAN CREEL, VAUGHN NICHOLS, JAMES R. CONLEY, ASST. VICE-PRESIDENTS; RUTH HOOD, CARRIE MASCHE, ASST. CASHIERS; THEODORE J. REMATT, SR., ACCOUNTING OFFICER; DAVID G. MALONEY, TELLER SERVICES OFFICER; RUDOLF G.H. PRINZ, AUDITOR; STODDARD WHITE SR., E.W. HODGE, VICE-PRESIDENT/TRUST OFFICERS

DIRECTORS-

JOHN T. ALLEN, JR., GEORGE W. CALKINS, ROBERT E. FREDERIC, D.R. MURPHY, WILLIAM G. GRIFFITH, EDWARD D. PIERSON, GLEN A. PRAY, WILBUR M. PRYOR, J.E. COLLIER

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		16,989
B. INTEREST-BEARING BALANCES		
2. SECURITIES		60,963
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	56,502	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,285	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		55,217
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,744
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,512
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		138,425

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		119,402
(1) NONINTEREST-BEARING	26,783	
(2) INTEREST-BEARING	92,619	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		687
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		120,089
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	3,000
25. SURPLUS	4,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	11,336
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	18,336
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	138,425

CERTIFICATE ISSUED DECEMBER 18, 1986 NO. 620

OMNIBANK LEETSDALE, DENVER
DENVER

OFFICERS-

DENNIS DOUGHERTY, PRESIDENT; EVANNA WILLIAMS, CASHIER

DIRECTORS -

EMIL HECHT, MICHAEL A. FEINER, ROBERT W. GRAF, RAYMOND T. BAKER, GARY KLEARMAN

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,409
B. INTEREST-BEARING BALANCES		
2. SECURITIES		501
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,516	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES		
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,516
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		38
11. OTHER ASSETS		3,748
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,212

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,725
(1) NONINTEREST-BEARING	3,581	
(2) INTEREST-BEARING	6,144	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		175
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		192
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		78
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,170
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	500
25. SURPLUS	238
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	304
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,042
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	11,212

CERTIFICATE ISSUED AUGUST 29, 1975 NO. 536

OMNIBANK SOUTHEAST/DENVER
DENVER

OFFICERS-

GARY D. LEVINE, PRESIDENT/CEO; WARREN A. LEE, SR. VICE PRESIDENT/ CASHIER/SECURITY OFFICER; MICHAEL MORENO, VICE PRESIDENT/MGR. LOAN DEPT; WILLIAM F. PETEY, DIANNE BAKER, VICE-PRESIDENTS/LOAN DEPT.; PATRICIA S. HARVEY, SUSAN HOGGE, ASST. VICE-PRESIDENTS/OPERATIONS; DEBBIE SILVERMAN, KATHY GILLIARD, LOAN OFFICERS; CHERYL L. MARTIN, MARKETING OFFICER

DIRECTORS-

RAYMOND T. BAKER, MICHAEL A. FEINER, ROBERT W. GRAF, HAROLD GUZOFSKY, EMIL HECHT, GARY KLEARMAN, DONALD L. KORTZ, GARY D. LEVINE, JOHN ANDREW LOVE, LARRY A. MIZEL, MYRON A. SIDON, PHILIP D. WINN

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		7,761
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		23,906
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,765
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	33,570	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	259	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		33,311
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		875
7. OTHER REAL ESTATE OWNED...		99
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		678
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).............................		68,395

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		61,410
(1) NONINTEREST-BEARING..................................	23,504	
(2) INTEREST-BEARING.....................................	37,906	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES...		168
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		61,578
22. LIMITED-LIFE PREFERRED STOCK..		

EQUITY CAPITAL:

23. PERPETUAL PREFERRED STOCK...	
24. COMMON STOCK..	800
25. SURPLUS...	2,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES..............................	3,917
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................	6,817
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....	68,395

CERTIFICATE ISSUED MAY 28, 1985 NO. 613

PRUDENTIAL BANK/DENVER
DENVER

OFFICERS-

PETER J. WEBER, PRESIDENT/CEO; LARRY MARTINEZ, EXECUTIVE VICE PRESIDENT/ ASSISTANT SECRETARY; KENTON B. ANDERSON, CASHIER/ASSISTANT SECRETARY; PATRICK W. CAMARA, VICE-PRESIDENT (COMPLIANCE OFFICER); BETTY TIDWELL, LOAN OFFICER; ROLF RICHARD SEIFERTH, SR. VICE-PRESIDENT/CORP. SECRETARY

DIRECTORS-

MARVIN F. OWENS, III, LARRY MARTINEZ, CHESTER WINTER, CHARLES I. BROWN, ARNOLD A. HAYUTIN, PETER J. WEBER, RICHARD J. BARD

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,274
B. INTEREST-BEARING BALANCES		1,566
2. SECURITIES		669
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,585	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	202	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,383
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		216
7. OTHER REAL ESTATE OWNED		14
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		182
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,304
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,171
(1) NONINTEREST-BEARING	3,091	
(2) INTEREST-BEARING	12,080	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		209
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		284
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,664
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,100
25. SURPLUS		360
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		180
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,640
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		17,304

CERTIFICATE ISSUED NOVEMBER 12, 1959 NO. 470

SOUTHWEST STATE BANK/DENVER
DENVER

OFFICERS-

GARY A. MOSKO, PRESIDENT; HAROLD LUSTIG, SR. EXECUTIVE VICE-PRESIDENT; JOANN BROCKWAY, SR. VICE-PRESIDENT/ASSISTANT CASHIER; WILLIAM HEDBERG, SR. VICE-PRESIDENT/CASHIER; RICHARD MASCHE, E. STANLEY WINKLER, BARBARA RAPER, SHIRLEY JOHNSON, PAULETTE REDLER, VICE-PRESIDENTS; MARGE BORGA, ASST. CASHIER/HEAD TELLER; FRAN ROHLAS, HEAD BOOKKEEPER/ ASST. CASHIER; DORIS RASMUSSEN, COMM. LOAN OFFICER; R. MITCH WILSON, INSTALLMENT LOAN OFFICER; GENEVIEVE ROLEN, ASSISTANT CASHIER

DIRECTORS-

JOSEPH MOSKO, HAROLD V. LUSTIG, CHESS R. MARTIN, ZELIE BERENBAUM, JAMES A. LUSTIG, GARY A. MOSKO, H. MICHAEL MILLER

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,854
B. INTEREST-BEARING BALANCES		
2. SECURITIES		18,443
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	51,848	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	475	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		51,373
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		529
7. OTHER REAL ESTATE OWNED		875
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,009
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		83,083
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		73,706
(1) NONINTEREST-BEARING	17,617	
(2) INTEREST-BEARING	56,089	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		150
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,102
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		74,958
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,500
25. SURPLUS		2,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		4,125
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		8,125
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		83,083

CERTIFICATE ISSUED OCTOBER 1, 1984 NO. 607

TRI-STATE BANK/DENVER
DENVER

OFFICERS-

RICHARD C. TUCKER, PRESIDENT; DONALD A. LANCASTER, EXEC. VICE PRESIDENT/ CASHIER/SECRETARY/TREASURER; ROXANNE BOEHL, DONALD H. SCHURR, JR., SR. VICE-PRESIDENTS; MARY KASTLER, KELLY J. BIERL, SHARON L. BENNETT, ASSISTANT VICE-PRESIDENTS; LOUISE F. MCCABE, ADM. LOAN OFFICER

DIRECTORS-

MERRILL FIE, PHILIP E. LOWERY, TERRY SMITH, DONALD H. SCHURR, RICHARD C. TUCKER, DONALD A. LANCASTER, BARRY MCCALLAN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,326
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		1,284
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,385
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	32,240	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	311	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		31,929
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		606
7. OTHER REAL ESTATE OWNED		1,095
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		529
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		40,254
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		37,300
(1) NONINTEREST-BEARING	5,802	
(2) INTEREST-BEARING	31,498	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		222
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		37,522
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,300
25. SURPLUS		757
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		675
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,732
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		40,254

CERTIFICATE ISSUED JANUARY 10, 1972 NO. 509

UNION BANK & TRUST/DENVER
DENVER

OFFICERS-

HERMAN J. ZUECK, CHAIRMAN/CEO; J. W. WELLS, PRESIDENT; N. R. LOCKWOOD, EXEC. VICE-PRESIDENT; GALEN E. HRONEK, FINANCIAL VICE-PRESIDENT; SHIRLEY NAGENGAST, JUDY G. SMITH, CASHIERS; W.H. BAHLS, PAMELA Z. MEYER, ROBERT C. MORGAN, ROBERT RUBBO, PAUL ACEVEDO, ALAN HANKWITZ, VICE-PRESIDENTS; JAMES CHADBURN, AUDITOR; RAYMOND WILISON, ULMA L. SCHAFFER, ASSISTANT VICE-PRESIDENTS; BETTY B. DOBBINS, ASSISTANT CASHIER; DONALD BOYLLS, OPERATIONS OFFICER; LOU JOHNSON, MARKETING OFFICER; DON KREUTZER, CONTROLLER

DIRECTORS-

E.G. KOELLING, RICHARD C. SAUNDERS, J.W. WELLS, HERMAN J. ZUECK, WAYNE T. BIDDLE, HOWARD L. FARKAS, LLOYD E. HAYNE, RALPH D. JOHNSON, N.R. LOCKWOOD, ADVISORY

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,017
B. INTEREST-BEARING BALANCES		
2. SECURITIES		19,105
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	48,086	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	524	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		47,562
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,384
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		55
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		773
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		77,296
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		70,347
(1) NONINTEREST-BEARING	19,060	
(2) INTEREST-BEARING	51,287	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		690
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		71,037
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		3,000
25. SURPLUS		3,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		259
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		6,259
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		77,296

CERTIFICATE ISSUED DECEMBER 18, 1958 NO. 467

DOLORES STATE BANK
DOLORES

OFFICERS-

E. G. MERRITT, M. D., PRESIDENT; J. C. KINKADE, VICE-PRESIDENT; MERTON R. TAYLOR, WILLIAM K. NIELSON, VICE-PRESIDENTS; EDWARD MERRITT, JR., VICE-PRESIDENT; DONALD K MAJORS, EXEC. VICE-PRES./ CASHIER/SECRETARY; MARY R. MAJORS, DOUGLAS AIKEN, ASST. VICE-PRESIDENTS

DIRECTORS-

WILLIAM K. NIELSON, DONALD K. MAJORS, MERTON R. TAYLOR, E. G. MERRITT, M.D., J. C. KINKADE

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		769
B. INTEREST-BEARING BALANCES		
2. SECURITIES		10,314
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,590
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,551	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	62	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,489
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		219
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		598
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		29,979
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		27,013
(1) NONINTEREST-BEARING	3,999	
(2) INTEREST-BEARING	23,014	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		327
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		27,340
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		825
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,614
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,639
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		29,979

CERTIFICATE ISSUED JANUARY 17, 1949 NO. 446

DOVE CREEK STATE BANK
DOVE CREEK

OFFICERS-

RON NOLDE, PRESIDENT; ELLA CRAWFORD, CASHIER/SECRETARY

DIRECTORS-

JAMES COLEMAN, DAVID LIEBERMAN, ROBERT THOMPSON, ROSS CARHART, CECIL MARTIN, RON NOLDE

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		432
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		1,784
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		475
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,906	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	141	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,765
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		65
7. OTHER REAL ESTATE OWNED		566
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		366
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,653
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,002
(1) NONINTEREST-BEARING	916	
(2) INTEREST-BEARING	9,086	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		101
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		71
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,174
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		329
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		479
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		10,653

CERTIFICATE ISSUED JULY 16, 1968 NO. 492

UNITED BANK OF DURANGO
DURANGO

OFFICERS-

GREG A. WINEGARDNER, PRESIDENT; JOHN M. TATE, ROBERT L. PETERS, VICE-PRESIDENTS; ARTHUR TROYER, VICE-PRESIDENT/CASHIER; SHARON FULLER, ASSISTANT CASHIER

DIRECTORS-

R.W. TURNER, GREG A. WINEGARDNER, WILLIAM D. LORING, L.W. MCDANIEL, C. DOUGLAS ATCHLEY, CLARENCE BEEBE

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,102
B. INTEREST-BEARING BALANCES		1,000
2. SECURITIES		6,591
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	29,795	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,240	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		28,555
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,639
7. OTHER REAL ESTATE OWNED		1,432
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		895
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		49,214

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		44,240
(1) NONINTEREST-BEARING	10,023	
(2) INTEREST-BEARING	34,217	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		1,300
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		492
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		111-
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		45,921
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	700
25. SURPLUS	2,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	93
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	3,293
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	49,214

CERTIFICATE ISSUED MAY 6, 1983 NO. 601

ALPINE BANK, EAGLE
EAGLE

OFFICERS-

DAVE SCRUBY, PRESIDENT; PHIL FRANK, VICE-PRESIDENT;
ROBERT LUCIA, CASHIER/SECRETARY

DIRECTORS-

WALLY DALLENBACH, WALLACE A.E. DEBEQUE, ROBERT F. DOWNS,
JACK E. EDGINGTON, ERNEST GIANINETTI, PETER N. GUY, DAVE SCRUBY,
RODNEY SLIFER, WILLIAM B. VOLLBRACHT, J. ROBERT YOUNG

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		405
B. INTEREST-BEARING BALANCES		198
2. SECURITIES		419
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		310
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,919	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	60	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,859
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		340
7. OTHER REAL ESTATE OWNED		50
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		90
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,671

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,934
(1) NONINTEREST-BEARING	750	
(2) INTEREST-BEARING	6,184	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		46
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,980
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		91
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		691
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,671

CERTIFICATE ISSUED MAY 3, 1971 NO. 505

FIRSTBANK OF EAGLE COUNTY/EAGLE
EAGLE

OFFICERS-

NED E. OYLER, PRESIDENT; PAUL DEPP, SR. VICE PRESIDENT; LLOYD AMUNDSON, VICE PRESIDENT; MARY ANN WILSON, ASSISTANT CASHIER; HELEN E. OYLER, SECRETARY

DIRECTORS-

NED E. OYLER, HELEN E. OYLER, BARBARA F. ADAMS, PAUL V. DEPP

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		1,122
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		2,284
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	15,434	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	250	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		15,184
5. ASSETS HELD IN TRADING ACCOUNTS......................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		866
7. OTHER REAL ESTATE OWNED..		1,070
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		487
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).............................		21,513
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		19,222
(1) NONINTEREST-BEARING............................	2,656	
(2) INTEREST-BEARING...............................	16,566	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES..		160
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		19,382
22. LIMITED-LIFE PREFERRED STOCK...		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		400
25. SURPLUS..		1,300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES...............................		431
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		2,131
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		21,513

CERTIFICATE ISSUED MAY 3, 1971 NO. 432

EATON BANK
EATON

OFFICERS-

WILLIAM BOWNESS, PRESIDENT; JOHN BOWNESS, II., EXEC. VICE-PRESIDENT; MELVIN D. SEVERSON, SR. VICE-PRESIDENT; CARLA L. GARTON, CASHIER/SECRETARY; WILMA J. FOOSE, ASST. CASHIER; CARL A. BENSON, VELMA DILLON, DAN ROCKWELL, VICE-PRESIDENTS; WILLIAM A. CARLSON, ASST. VICE-PRESIDENT; DAVID HANSON, CHRISTIE PITKIN, ASSISTANT LOAN OFFICERS

DIRECTORS-

WILLIAM A. BOWNESS, MELVIN D. SEVERSON, CARLA L. GARTON, CARL A. BENSON, JOHN E. BOWNESS, II, CLINTON P. SWIFT, VELMA L. DILLON

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,081
B. INTEREST-BEARING BALANCES		500
2. SECURITIES		8,687
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,628	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	112	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,516
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		332
7. OTHER REAL ESTATE OWNED		235
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		521
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,872

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,823
(1) NONINTEREST-BEARING	3,233	
(2) INTEREST-BEARING	16,590	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		955
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		156
16. OTHER BORROWED MONEY		72
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		130
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,136
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	500
25. SURPLUS	500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	736
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,736
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	22,872

CERTIFICATE ISSUED NOVEMBER 13, 1980 NO. 578

AMBANK AT ORCHARD VALLEY/ENGLEWOOD
ENGLEWOOD

OFFICERS-

BRUCE D. ALEXANDER, PRESIDENT; JANET BLEAKLEY, SR. VICE-PRESIDENT; MARK W. SCOTT, ROBERT M. SHERRILL, EXECUTIVE VICE-PRESIDENTS; STEVEN R. DUPPS, CASHIER/SECRETARY; BARBARA TOWNSEND, CAROL STELTENPOHL, ASSISTANT CASHIERS, DANA BARNEY, ASSISTANT VICE-PRESIDENT

DIRECTORS-

ROBERT M. SHERRILL, RICHARD M. REYNOLDS, BRUCE D. ALEXANDER, MARK E. HOUSTON, HAL R. RAMSAY, WALTER A. KOELBEL, JR.

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		4,416
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		3,006
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	11,271	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	284	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		10,987
5. ASSETS HELD IN TRADING ACCOUNTS...................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		527
7. OTHER REAL ESTATE OWNED..		224
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		128
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)..........................		21,038
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		20,232
(1) NONINTEREST-BEARING................................	8,996	
(2) INTEREST-BEARING...................................	11,236	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY...........................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES...		89
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		20,321
22. LIMITED-LIFE PREFERRED STOCK......................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		600
25. SURPLUS...		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.............................		483-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)...................		717
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		21,038

CERTIFICATE ISSUED MARCH 9, 1973 NO. 518

ARAPAHOE BANK & TRUST/ENGLEWOOD
ENGLEWOOD

OFFICERS-

FRANK S. PETERSON, PRESIDENT; SIDNEY C. CAIN, EXECUTIVE VICE-PRESIDENT; JOHN F. EZELL, VICE PRESIDENT/CASHIER

DIRECTORS-

FRANK S. PETERSON, SIDNEY C. CAIN, ROGER G. MAURO, KENNETH D. LUFF, NICHOLAS J. MEAGHER, JR., GLEN B. CLARK, JR.

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,067
B. INTEREST-BEARING BALANCES		
2. SECURITIES		20,847
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		11,270
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	29,518	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	311	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		29,207
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,811
7. OTHER REAL ESTATE OWNED		53
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,243
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		71,498

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		65,122
(1) NONINTEREST-BEARING	19,131	
(2) INTEREST-BEARING	45,991	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		595
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		593
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		66,310
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	1,000
25. SURPLUS	2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	2,188
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	5,188
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	71,498

CERTIFICATE ISSUED DECEMBER 4, 1980 NO. 579

CHARTER BANK & TRUST/ENGLEWOOD
ENGLEWOOD

OFFICERS-

A. EMMET STEPHENSON, JR. CHAIRMAN, DIANE E. WRITER, VICE CHAIRMAN, EDWARD C. LEAHY, PRESIDENT; RALPH C. EPEN, EXEC. VICE-PRESIDENT/SECRETARY; JANICE E. DANIEL, ASSISTANT VICE PRESIDENT; VICTORIA L. MAYS, CASHIER, CYNTHIA F. COWAN, ASSISTANT CASHIER

DIRECTORS-

A. EMMET STEPHENSON, JR., TONI E. STEPHENSON, DIANE D. WRITER, JERRY D. ARMSTRONG, MARTIN J. WOHNLICH, GEORGE DAVIES, EDWARD C. LEAHY

DECEMBER 31, 1986		000 OMITTE
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		873
B. INTEREST-BEARING BALANCES..		789
2. SECURITIES..		150
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		3,775
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	5,448	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	47	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		5,401
5. ASSETS HELD IN TRADING ACCOUNTS......................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		98
7. OTHER REAL ESTATE OWNED...		77
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		80
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)............................		11,243
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		10,220
(1) NONINTEREST-BEARING..................................	3,076	
(2) INTEREST-BEARING......................................	7,144	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES...		47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		10,267
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		500
25. SURPLUS...		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES..............................		76
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)...................		976
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		11,243

CERTIFICATE ISSUED JUNE 4, 1984 NO. 605

FIRSTBANK AT ARAPAHOE/YOSEMITE - ENGLEWOOD
ENGLEWOOD

OFFICERS-

NANCY H. BELL, PRESIDENT; PAUL J. GALE, VICE PRESIDENT; GEORGE T. GRAFF, CASHIER; DEAN R. BLATTER, ASSISTANT CASHIER; ROBERT S. APPEL, SECRETARY

DIRECTORS-

LARRY J. HAUSERMAN, JAMES A. SWANSON, JOHN R. THOMAS, EVERETT WILLIAMS, ROBERT S. APPEL, NANCY H. BELL, DONALD J. EGAN, M.D., ROGER L. REISHER, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, GEORGE WILLIAMS, J. ROBERT YOUNG

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		842
B. INTEREST-BEARING BALANCES		
2. SECURITIES		734
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,932
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,399	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	37	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,362
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		123
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		117
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,110

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,112
(1) NONINTEREST-BEARING	1,856	
(2) INTEREST-BEARING	5,256	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		27
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		11
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,150
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	600
25. SURPLUS	300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	60
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	960
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	8,110

CERTIFICATE ISSUED JULY 12, 1979 NO. 564

INTERNATIONAL BANK, ENGLEWOOD
ENGLEWOOD

OFFICERS-

S. G. SEAY, PRESIDENT; O. C. ETTER, VICE-PRESIDENT/CASHIER;
C. WALTER WILSON, ASST. VICE-PRESIDENT; KAREN WILDENSTEIN, COMPTROLLER;
LORRAINE CAHILL, JEANNINE DEGARMO, GREGORY MARTIN, ASST. CASHIERS

DIRECTORS-

RICHARD M. KREUTZER, LEIGH H. NORGREN, S.G. SEAY, C.H. SMUKLER,
MERLE E. ALBRECHT, THOMAS H. CONNELLY, JOANN CORN, JACK C. KENT,
RICHARD TUCKER, JOHN R. SIMMONS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,551
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,112
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		573
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,443	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	153	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,290
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		483
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		773
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,782
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,058
(1) NONINTEREST-BEARING	5,186	
(2) INTEREST-BEARING	17,872	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		269
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23,327
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		355
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,455
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		24,782

CERTIFICATE ISSUED SEPTEMBER 24, 1986 NO. 619

THE PROFESSIONAL BANK/ENGLEWOOD
ENGLEWOOD

OFFICERS-

CONRAD KERNS, PRESIDENT; GERALD F. KOCH, SR. VICE-PRESIDENT; J.R. PFEIFER, VICE-PRESIDENT/CASHIER

DIRECTORS-

CONRAD KERNS, MILES CORTEZ, TOM DREVER, BOB STOFAC, DAN WARNER, BOB UCHIN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		583
B. INTEREST-BEARING BALANCES		
2. SECURITIES		84
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		654
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,313	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	16	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,297
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		474
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		14
11. OTHER ASSETS		78
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,184
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,031
(1) NONINTEREST-BEARING	444	
(2) INTEREST-BEARING	2,587	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		37
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		19
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,087
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		97
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,097
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,184

CERTIFICATE ISSUED MARCH 16, 1915 NO. 285

FIRSTBANK OF ERIE
ERIE

OFFICERS-

A. BLAINE ALLEY, PRESIDENT; MARVEL L. TITTLE, VICE-PRESIDENT;
C. HEREFORD PERCY, CASHIER; ROBERT S. APPEL, SECRETARY;
WILLIAM J. NIEHUS, ASSISTANT CASHIER

DIRECTORS-

A. BLAINE ALLEY, ROBERT S. APPEL, DONALD J. EGAN, LARRY J. HAUSERMAN,
WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER,
ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS,
J. ROBERT YOUNG, EVERETT WILLIAMS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		319
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,048
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,333
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,786	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	29	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,757
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		36
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		60
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,553
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,183
(1) NONINTEREST-BEARING	558	
(2) INTEREST-BEARING	4,625	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		22
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,205
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		60
25. SURPLUS		60
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		228
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		348
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,553

CERTIFICATE ISSUED JUNE 24, 1908 NO. 037

ESTES PARK BANK
ESTES PARK

OFFICERS-

JACK G. HASELBUSH, PRESIDENT; BRAD SISHC, VICE PRESIDENT; NANCY L. WILLOCKS, LOAN OFFICER; M.J. CARPENTER, NEW ACCOUNTS OFFICER; ANNE BRUMLEVE, CASHIER/SECRETARY; GERALDINE KAPPELY, OPERATIONS OFFICER

DIRECTORS-

GLONDA L. HIX, STANLEY J. PRATT, E. NELSON THOMAS, JACK G. HASELBUSH, GEORGE J. HIX, C. WILLIAM HERZOG, C. FRANKLIN HIX JR., JAMES F. BANKER

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,160
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,237
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		6,213
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,540	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	205	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,335
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		459
7. OTHER REAL ESTATE OWNED		88
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		334
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		29,826

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		27,248
(1) NONINTEREST-BEARING	3,805	
(2) INTEREST-BEARING	23,443	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		425
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		181
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		27,854
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	400
25. SURPLUS	800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	772
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,972
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	29,826

CERTIFICATE ISSUED NOVEMBER 22, 1974 NO. 530

BANK OF EVERGREEN
EVERGREEN

OFFICERS-

JEROLD B. HIRSCH, PRESIDENT; J.M. MASON, VICE-PRESIDENT; MARC KRAUSE, CASHIER; KAREN D. HERR, ASSISTANT CASHIER

DIRECTORS-

JEROLD B. HIRSCH, S. PERRY SANT, GILBERT J. MCGOUGH, JOHN E. BOHLING, URSULA M. JAMES

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		2,895
B. INTEREST-BEARING BALANCES..		1,700
2. SECURITIES..		4,489
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,525
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	16,390	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	175	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES...		16,215
5. ASSETS HELD IN TRADING ACCOUNTS......................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		273
7. OTHER REAL ESTATE OWNED...		574
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		328
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).............................		27,999

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		25,787
(1) NONINTEREST-BEARING...............................	7,501	
(2) INTEREST-BEARING..................................	18,286	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY..............................		—
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES..		350
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		26,137
22. LIMITED-LIFE PREFERRED STOCK...		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		325
25. SURPLUS..		825
26. UNDIVIDED PROFITS AND CAPITAL RESERVES...............................		712
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		1,862
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		27,999

CERTIFICATE ISSUED JANUARY 26, 1914 NO. 274

BANK OF FAIRPLAY
FAIRPLAY

OFFICERS-

RICHARD BAIR, PRESIDENT/CEO; ALLAN CHAFFEE, DANIEL LINDSAY, JOHN FISCHER DENNIS MATHISEN, CHARLES GESME, VICE-PRESIDENTS; BARBARA WESTON, CASHIER RICHARD CLYMER, SECRETARY; MARGARET BARNES, LOAN OFFICER

DIRECTORS-

JOHN A. FISCHER, RICHARD L. CLYMER, RICHARD S. BAIR, ALLAN C. CHAFFEE, J. RICHARD TUTHILL, LAWRENCE P. WARD

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		194
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,375
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		310
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,609	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	43	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,566
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		49
7. OTHER REAL ESTATE OWNED		27
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		49
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		144
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,714
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,011
(1) NONINTEREST-BEARING	1,338	
(2) INTEREST-BEARING	5,673	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		94
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,105
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		120
25. SURPLUS		245
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		244
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		609
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,714

CERTIFICATE ISSUED AUGUST 31, 1982 NO. 595

INTERNATIONAL BANK NORTH/FEDERAL HEIGHTS
FEDERAL HEIGHTS

OFFICERS-

MERLE E. ALBRECHT, PRESIDENT; JOHN H. HANNAGAN, SR. VICE-PRESIDENT; ALICE M. ADAIR CASHIER/SECRETARY; CHARMAINE BASKALL, ASSISTANT CASHIER; MERLE M. KLOCKE, VICE-PRESIDENT

DIRECTORS-

MERLE E. ALBRECHT, CHARLES H. SMUKLER, JACK C. KENT, STEPHEN G. SEAY, RICHARD M. KREUTZER, RICHARD B. TUCKER, JOANN CORN, LEIGH H. NORGREN, THOMAS H. CONNELLY, JOHN R. SIMMONS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,324
B. INTEREST-BEARING BALANCES		
2. SECURITIES		8,200
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		985
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,814	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	103	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,711
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		351
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		567
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,138
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,625
(1) NONINTEREST-BEARING	4,491	
(2) INTEREST-BEARING	16,134	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		284
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		20,909
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		374
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		355
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,229
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		22,138

CERTIFICATE ISSUED JUNE 9, 1980 NO. 572

COMMERCE BANK/FT. COLLINS
FORT COLLINS

OFFICERS-

JAMES C HEABERLIN, PRESIDENT; MICHAEL PRENZLOW, VICE-PRESIDENT;
DEBORAH L. BECKER, CASHIER

DIRECTORS-

JAMES H. OLIVER, RICHARD J. ZIEMAN, JAMES C. HEABERLIN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		446
B. INTEREST-BEARING BALANCES		891
2. SECURITIES		1,103
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,156	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	90	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,066
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		66
7. OTHER REAL ESTATE OWNED		90
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		139
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,801
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,064
(1) NONINTEREST-BEARING	1,441	
(2) INTEREST-BEARING	6,623	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		85
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,149
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		152
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		652
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,801

CERTIFICATE ISSUED MAY 2, 1975 NO. 532

NORTHERN BANK & TRUST/FORT COLLINS
FORT COLLINS

OFFICERS-

J. E. FACER, PRESIDENT; A.J. HEUTZENROEDER,VICE-PRES./CASHIER/SECRETARY

DIRECTORS-

GLEN B. CLARK, JR., WALTER C. EMERY, J.E. FACER

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,643
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,613
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,629	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	82	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,547
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		65
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		337
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,705

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,821
(1) NONINTEREST-BEARING	2,528	
(2) INTEREST-BEARING	8,293	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		97
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,918
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	200
25. SURPLUS	200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	387
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	787
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	11,705

CERTIFICATE ISSUED JULY 5, 1963 NO. 476

ROCKY MOUNTAIN BANK & TRUST COMPANY/FORT COLLINS
FORT COLLINS

OFFICERS-

LARRY L. WALL, PRESIDENT; FRANK A. FORBES, EXECUTIVE VICE-PRESIDENT & CASHIER/SECRETARY; GARY L. BUTLER, VICE-PRESIDENT; KAREL R. BAKER, PERSONAL LOAN OFFICER; TERRI A. HARRIS, OPERATIONS OFFICER; CATHERINE HAWORTH, ASSISTANT CASHIER; MARGARET MEERSMAN, AUDITOR

DIRECTORS-

RETA F. WALL, LARRY L. WALL, BRUCE A. DUVAL, JOHN M. TOLIVER, HAROLD W. JOHNSON, WILLIAM W. GILTNER

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1.	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
	A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,036
	B. INTEREST-BEARING BALANCES		
2.	SECURITIES		5,187
3.	FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,805
4.	LOANS AND LEASE FINANCING RECEIVABLES:		
	A. TOTAL LOANS AND LEASES	14,090	
	B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	184	
	C. LESS ALLOCATED TRANSFER RISK RESERVE		
	D. NET LOANS AND LEASES		13,906
5.	ASSETS HELD IN TRADING ACCOUNTS		
6.	PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		668
7.	OTHER REAL ESTATE OWNED		494
8.	INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9.	CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10.	INTANGIBLE ASSETS		
11.	OTHER ASSETS		496
12.	TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28,592

LIABILITIES:

13.	DEPOSITS:		
	A. IN DOMESTIC OFFICES		26,642
	(1) NONINTEREST-BEARING	6,808	
	(2) INTEREST-BEARING	19,834	
14.	FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15.	DEMAND NOTES ISSUED TO THE U.S. TREASURY		131
16.	OTHER BORROWED MONEY		
17.	MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18.	BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19.	NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20.	OTHER LIABILITIES		107
21.	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		26,880
22.	LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23.	PERPETUAL PREFERRED STOCK	
24.	COMMON STOCK	330
25.	SURPLUS	870
26.	UNDIVIDED PROFITS AND CAPITAL RESERVES	512
27.	CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,712
29.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	28,592

CERTIFICATE ISSUED FEBRUARY 10, 1910 NO. 050

FORT LUPTON STATE BANK
FORT LUPTON

OFFICERS-

DENNIS W. WHITE, PRESIDENT; DONALD T. TOMOI, VICE-PRESIDENT; GRANT A. EDWARDS, VICE-PRESIDENT/CASHIER/SECRETARY; TOM L. PRENGER, ASSISTANT VICE-PRESIDENT; JILL A. DEVER, ASSISTANT CASHIER

DIRECTORS-

DENNIS W. WHITE, ROY G. DINSDALE, LEONARD H. MCCAIN, JOHN R. DENT, MARY M. CARLSON, WELDON HIGGS, JOHN R. GRIEVE

DECEMBER 31, 1986			000 OMITTED
ASSETS:			
1.	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
	A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,198
	B. INTEREST-BEARING BALANCES		896
2.	SECURITIES		9,741
3.	FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		750
4.	LOANS AND LEASE FINANCING RECEIVABLES:		
	A. TOTAL LOANS AND LEASES	17,438	
	B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	284	
	C. LESS ALLOCATED TRANSFER RISK RESERVE		
	D. NET LOANS AND LEASES		17,154
5.	ASSETS HELD IN TRADING ACCOUNTS		
6.	PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		283
7.	OTHER REAL ESTATE OWNED		217
8.	INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9.	CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10.	INTANGIBLE ASSETS		
11.	OTHER ASSETS		793
12.	TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		32,032
LIABILITIES:			
13.	DEPOSITS:		
	A. IN DOMESTIC OFFICES		28,958
	(1) NONINTEREST-BEARING	5,871	
	(2) INTEREST-BEARING	23,087	
14.	FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15.	DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16.	OTHER BORROWED MONEY		
17.	MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18.	BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19.	NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20.	OTHER LIABILITIES		138
21.	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		29,096
22.	LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:			
23.	PERPETUAL PREFERRED STOCK		
24.	COMMON STOCK		400
25.	SURPLUS		1,000
26.	UNDIVIDED PROFITS AND CAPITAL RESERVES		1,536
27.	CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,936
29.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		32,032

CERTIFICATE ISSUED AUGUST 24, 1915 NO. 291

FARMERS STATE BANK OF FORT MORGAN
FORT MORGAN

OFFICERS-

J. H. BLOEDORN, JR., BOARD CHAIRMAN/CEO; JERRY K. JONES, PRESIDENT/DIRECTOR; DAVID J. OHMAN, SR. TRAFFIC OFFICER/DIR.; RONALD L. HAYS, DAVID SCHOMBURG, JAMES D. TREADWAY, ERVIN C. SOUTHARD, JOHN J. ZWETZIG, VICE-PRESIDENTS; C.L. WILLIAMS, VICE PRESIDENT OPERATIONS; EVALU I. UNDERWOOD, CONTROLLER; RODNEY G. VINCENT, ASST. VICE PRESIDENT; M. ELAINE MEYER, CASHIER; LORETTA GRAHAM, MARKETING/PERSONNEL OFFICER; EVELENE MEININGER, CUSTOMER SERVICE OFFICER; KIM I. BARTHLAMA, CONSUMER LOAN OFFICER; JOE J. MARX, AG FIELD REP.

DIRECTORS-

J. H. BLOEDORN, JR., ROBERT B. FANCHER, JERRY K. JONES, BRUCE F. GILL, RONALD L. HAYS, DAVID J. OHMAN, W. M. WATROUS, H.B. BLOEDORN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,361
B. INTEREST-BEARING BALANCES		1,000
2. SECURITIES		40,309
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	36,431	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	100	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		36,331
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		449
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,375
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		88,425
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		76,596
(1) NONINTEREST-BEARING	9,793	
(2) INTEREST-BEARING	66,803	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		522
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		829
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		77,947
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		3,000
25. SURPLUS		3,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		4,478
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		10,478
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		88,425

CERTIFICATE ISSUED APRIL 8, 1982 NO. 591

FORT MORGAN STATE BANK
FORT MORGAN

OFFICERS-

RUSSELL L. RATHMAN, PRESIDENT; RICHARD E. TIMMER VICE PRESIDENT; BETTY L. KELLY, VICE PRESIDENT/CASHIER & SECRETARY; FRED T. RUFF, KAREN ARAUJO, INSTALLMENT LOAN OFFICERS

DIRECTORS-

EUGENE V. DOTY, HENRY KAMMERZELL, DAMON MCMAHAN, DOROTHY MCMAHAN, GERALD G. TOMAN, ARONOEL BRUCE TRAUTWEIN, LAURA J. TRAUTWEIN, RUSSELL L. RATHMAN

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		757
B. INTEREST-BEARING BALANCES		99
2. SECURITIES		1,570
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		65
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,093	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	91	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,002
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		611
7. OTHER REAL ESTATE OWNED		271
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		197
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,572

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,420
(1) NONINTEREST-BEARING	1,460	
(2) INTEREST-BEARING	8,960	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		9
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		86
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,515
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	400
25. SURPLUS	650
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	7
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,057
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	11,572

CERTIFICATE ISSUED MARCH 11, 1968 NO. 491

PIONEER BANK OF FOUNTAIN
FOUNTAIN

OFFICERS-

STEPHEN A. MOSHER, PRESIDENT; CHRISTINE LYONS, VICE-PRESIDENT/CASHIER; SHARON SHANNON, OPERATIONS OFFICER; SCOTT KEYS, ASSISTANT VICE-PRESIDENT LENDING; DEBORAH MCCARGAR, ASSISTANT LENDING OFFICER

DIRECTORS-

LEO R. SMENTOWSKI, WILLIAM F. ESCH, MARCELLA SMENTOWSKI, W. DREW LAMOREUX, STEPHEN A. MOSHER, DOUGLAS E. FAST

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,677
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		1,701
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		875
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,593	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	476	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,117
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		247
7. OTHER REAL ESTATE OWNED		374
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		756
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,947
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,115
(1) NONINTEREST-BEARING	4,199	
(2) INTEREST-BEARING	10,916	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		357
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,472
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		275
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		475
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		15,947

CERTIFICATE ISSUED AUGUST 6, 1908 NO. 052

FOWLER STATE BANK
FOWLER

OFFICERS-

JOE M. FOX, PRESIDENT; DOYLE MARVIN, VICE-PRESIDENT; JONATHAN R. FOX, VICE-PRESIDENT/CASHIER; MAXINE FOX, SECRETARY

DIRECTORS-

JOE M. FOX, DOYLE MARVIN, JONATHAN R. FOX, MAXINE FOX

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,538
B. INTEREST-BEARING BALANCES		200
2. SECURITIES		9,441
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,473	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	72	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,401
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		40
7. OTHER REAL ESTATE OWNED		10
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		438
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,268
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,724
(1) NONINTEREST-BEARING	2,258	
(2) INTEREST-BEARING	15,466	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		202
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,926
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		50
25. SURPLUS		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,942
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,342
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		20,268

CERTIFICATE ISSUED AUGUST 22, 1975 NO. 535

VALLEY BANK OF FREDERICK
FREDERICK

OFFICERS-

JAMES D. MAKOWSKI, PRESIDENT; VIRGINIA UNREIN, CASHIER; LARRY L. SAINT, VICE-PRESIDENT; JAMES J. O'DELL, CHAIRMAN

DIRECTORS-

JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH, JAMES D. MAKOWSKI, MICHAEL BENNETT, HARRY RAPP

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		527
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,526
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,831	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	61	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,770
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		351
7. OTHER REAL ESTATE OWNED		86
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		358
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,618

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,322
(1) NONINTEREST-BEARING	1,509	
(2) INTEREST-BEARING	7,813	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		395
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		121
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,838
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	200
25. SURPLUS	350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	230
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	780
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	10,618

CERTIFICATE ISSUED APRIL 1, 1966 NO. 488

SUMMIT COUNTY BANK/FRISCO
FRISCO

OFFICERS-

JERRY F. MCKAY, PRESIDENT; JAN PIRKEY, VICE PRESIDENT/CASHIER; ROBERT R. LEINART, VICE-PRESIDENT; SUSAN T. BAILEY, INSTALLMENT LOAN OFFICER; CAROL WIMBERLY, OPERATIONS OFFICER

DIRECTORS-

FREDERICK L. WALL, III, JERRY F. MCKAY, ROBERT R. LEINART

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,548
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,462
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,124	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	251	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,873
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,481
7. OTHER REAL ESTATE OWNED		180
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		292
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,086
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,852
(1) NONINTEREST-BEARING	6,158	
(2) INTEREST-BEARING	9,694	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		408
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		1,290
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		175
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,725
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		480
25. SURPLUS		820
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		61
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,361
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		19,086

CERTIFICATE ISSUED MARCH 18, 1946 NO. 440

FRUITA STATE BANK
FRUITA

OFFICERS-

GERALD E. LEWIS, PRESIDENT; CAREY B. HORTON, SR. VICE-PRESIDENT; ROBERT M. STEWART, SR. VICE-PRESIDENT/CASHIER/SECRETARY; RICHARD D. YOUMANS, ASSISTANT VICE PRESIDENT; VELMA B. BILGER, CONSUMER SERVICES OFFICER

DIRECTORS-

BILL J. ANDERSON, GERALD E. LEWIS, ROBERT F. GOBBO, EMMETT ELIZONDO

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		975
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,552
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,725
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	11,026	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	264	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,762
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		316
7. OTHER REAL ESTATE OWNED		580
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		374
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,284
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,855
(1) NONINTEREST-BEARING	2,067	
(2) INTEREST-BEARING	15,788	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		108
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,963
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		1,300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		521
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,321
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		20,284

CERTIFICATE ISSUED MARCH 22, 1971 NO. 503

BANK OF GEORGETOWN
GEORGETOWN

OFFICERS-

CLAY J. HUTCHINSON, JR., PRESIDENT; DOLORES E. ZAVALA, VICE-PRESIDENT

DIRECTORS-

RICHARD M. KREUTZER, OTTO H. WERLIN, KATHRYN L. ISENBERGER, LEO BRADLEY, HUGO BUERGER III, THOMAS CARNEY, CLAY HUTCHINSON, JR.

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		909
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,281
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,482	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	87	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,395
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		351
7. OTHER REAL ESTATE OWNED		100
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		115
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,951
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,978
(1) NONINTEREST-BEARING	2,359	
(2) INTEREST-BEARING	4,619	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		41
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,019
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		182
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		932
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,951

CERTIFICATE ISSUED JULY 6, 1984 NO. 606

CITIZENS BANK OF GLENDALE
GLENDALE

OFFICERS-

GERALD L. GARTNER, PRESIDENT; C. JON LEHR, ASSISTANT VICE-PRESIDENT; CECILIA MCCUE CASHIER; DONALD K. HOGOBOOM, CHAIRMAN

DIRECTORS-

DONALD K. HOGOBOOM, GERALD L. GARTNER, CARL CHARETTE, THOMAS M. JONES, DONALD HOGOBOOM, III

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		777
B. INTEREST-BEARING BALANCES		
2. SECURITIES		230
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,165
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,188	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	79	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,109
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		111
7. OTHER REAL ESTATE OWNED		452
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		118
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,962

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,506
(1) NONINTEREST-BEARING	1,814	
(2) INTEREST-BEARING	5,692	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		29
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,535
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	600
25. SURPLUS	400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	573-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	427
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	7,962

CERTIFICATE ISSUED DECEMBER 17, 1982 NO. 597

COMMONWEALTH STATE BANK/GLENDALE
GLENDALE

OFFICERS-

RICHARD C. WILLIAMS, PRESIDENT/CEO; CLARENCE BOWLDS, CASHIER/EXECUTIVE VICE-PRESIDENT; CINDY M. TUREK, OPERATIONS OFFICER

DIRECTORS-

RICHARD C. WILLIAMS, CLARENCE BOWLDS, TOM D'AMICO

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,124
B. INTEREST-BEARING BALANCES		
2. SECURITIES		726
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,025
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,483	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	161	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,322
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		75
7. OTHER REAL ESTATE OWNED		34
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		110
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,416
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,186
(1) NONINTEREST-BEARING	2,087	
(2) INTEREST-BEARING	6,099	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		1[illegible]6
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		91
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,393
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		625
25. SURPLUS		425
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,027-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		23
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,416

CERTIFICATE ISSUED MARCH 21, 1980 NO. 570

ALPINE BANK & TRUST, GLENWOOD SPRINGS
GLENWOOD SPRINGS

OFFICERS-

JOHN COOPER, PRESIDENT; NORM FRANKE, CASHIER/ASST. VICE-PRESIDENT; BILL SANDERSON, ASST. CASHIER, J. ROBERT YOUNG, CHAIRMAN OF THE BOARD

DIRECTORS-

WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, ROBERT F. DOWNS, ERNEST GIANINETTI, WALLACE A.E. DEBEQUE, PETER N. GUY, JOHN COOPER, WALLY DALLENBACH, J. ROBERT YOUNG, JACK E. EDGINGTON

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,278
B. INTEREST-BEARING BALANCES		500
2. SECURITIES		1,640
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		480
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,510	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	205	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,305
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		351
7. OTHER REAL ESTATE OWNED		168
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		220
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,942
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,019
(1) NONINTEREST-BEARING	2,734	
(2) INTEREST-BEARING	10,285	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		75
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,094
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		248
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		848
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		13,942

CERTIFICATE ISSUED JANUARY 3, 1983 NO. 598

ALPINE BANK, GLENWOOD SPRINGS MALL
GLENWOOD SPRINGS

OFFICERS-

L. KRISTIN GARDNER, PRES./CASHIER/SECR.; MARC MORCUS, ASST. VICE-PRES.

DIRECTORS-

J. ROBERT YOUNG, WILLIAM B. VOLLBRACHT, WALLY DALLENBACH, WALLACE DEBEQUE, ROBERT F. DOWNS, ERNEST GIANINETTI, PETER N. GUY, RODNEY SLIFER, JACK EDGINGTON, L. KRISTINE GARDNER, J. DUDLEY LOCKREM, STEVE CONNOLLY

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		449
B. INTEREST-BEARING BALANCES		98
2. SECURITIES		530
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		320
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,458	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	37	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,421
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		315
7. OTHER REAL ESTATE OWNED		12
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		78
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,223
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,726
(1) NONINTEREST-BEARING	688	
(2) INTEREST-BEARING	4,038	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		38
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,764
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		50
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		9
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		459
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,223

CERTIFICATE ISSUED FEBRUARY 26, 1980 NO. 569

DENVER WEST BANK & TRUST/GOLDEN
GOLDEN

OFFICERS-

MARK NORWALK, PRESIDENT; VALERIE SMITH, VICE-PRESIDENT;
PATRICK T. MCNULTY, CASHIER

DIRECTORS-

C.E. STEVINSON, GREG C. STEVINSON, GARY M. POLUMBUS, DALE R. HINMAN

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		4,343
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		1,877
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	9,533	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	76	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		9,457
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		156
7. OTHER REAL ESTATE OWNED...		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		14
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		115
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		17,962

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		16,208
(1) NONINTEREST-BEARING............................	4,995	
(2) INTEREST-BEARING...............................	11,213	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		106
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		16,314
22. LIMITED-LIFE PREFERRED STOCK..		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		519
25. SURPLUS...		531
26. UNDIVIDED PROFITS AND CAPITAL RESERVES..............................		598
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)...................		1,648
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		17,962

CERTIFICATE ISSUED JUNE 30, 1915 NO. 288

AMERICAN STATE BANK/GRANADA
GRANADA

OFFICERS-

J. B. MCKEEVER, PRESIDENT; C. B. KENNEDY, EXECUTIVE VICE-PRESIDENT; MARTIN E. JENSEN, VICE-PRESIDENT & CASHIER/SECRETARY; VERLIA M. HELSEL, ASSISTANT VICE-PRESIDENT/ASSISTANT CASHIER

DIRECTORS-

MARTIN E. JENSEN, C. B. KENNEDY, J. B. MCKEEVER, SARAH H. MCKEEVER, CARL M. SHINN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		465
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,363
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		525
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,643	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,589
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		39
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		252
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,233
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,047
(1) NONINTEREST-BEARING	1,036	
(2) INTEREST-BEARING	9,011	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		82
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,129
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		140
25. SURPLUS		430
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		534
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,104
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		11,233

CERTIFICATE ISSUED JUNE 16, 1950 NO. 450

MIDDLE PARK BANK/GRANBY
GRANBY

OFFICERS-

DAN LEAHY, PRESIDENT; CHARLES PRESLAR, EXECUTIVE VICE-PRESIDENT; CINDY L. FULK, VICE-PRESIDENT/CASHIER/SECRETARY; HELEN HOWELL, VICE-PRESIDENT; TERRI SNELL, JEFF PEXTON, ASSISTANT VICE-PRESIDENTS

DIRECTORS-

ROBERT ISHAM, ELEANOR ISHAM, RICHARD W. RAMLER, CHARLES H. PRESLAR, DAN LEAHY, LARRY CHANCE

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,262
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,672
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	33,026	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	664	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		32,362
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		663
7. OTHER REAL ESTATE OWNED		1,381
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		759
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		43,099

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		37,984
(1) NONINTEREST-BEARING	5,405	
(2) INTEREST-BEARING	32,579	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		1,679
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		674
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		27-
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		40,310
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		550
25. SURPLUS		1,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,139
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,789
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		43,099

CERTIFICATE ISSUED MAY 27, 1983 NO. 603

BANK OF GRAND JUNCTION
GRAND JUNCTION

OFFICERS-

ROBERT E. JOHNSON, PRESIDENT; DAVID B. AMBROSICH, CASHIER/SECRETARY; STEPHANIE TAYLOR, OPERATIONS OFFICER

DIRECTORS-

ROBERT E. JOHNSON, JAMES FUOCO, E.W. JOHNSON, R.E. JOHNSON, ALLEN ROSS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		581
B. INTEREST-BEARING BALANCES		799
2. SECURITIES		296
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		580
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,973	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	6	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,967
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		175
7. OTHER REAL ESTATE OWNED		353
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		90
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,841
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,182
(1) NONINTEREST-BEARING	1,643	
(2) INTEREST-BEARING	5,539	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		48
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,230
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		389-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		611
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,841

CERTIFICATE ISSUED NOVEMBER 16, 1925 NO. 422

INTRAWEST BANK OF GRAND JUNCTION
GRAND JUNCTION

OFFICERS-

PAUL TROYER, PRESIDENT/CEO; MARVIN W.MOELLER, SR VICE-PRESIDENT/CASHIER; HERBERT L. BACON, CHAIRMAN OF THE BOARD

DIRECTORS-

HERBERT L. BACON, PAUL TROYER, LINDA GILMORE, VERNE A. SMITH, JR., H. KIRK JACKSON, JOHN U. TOMLINSON, RODNEY C. POWER, J.D. SNODGRASS, THOMAS L. DUTCHER, ROBERT G. BOUCHER, L.O. GRIFFITH

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,618
B. INTEREST-BEARING BALANCES		2,500
2. SECURITIES		35,033
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		14,850
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	39,971	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	2,143	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		37,828
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3,724
7. OTHER REAL ESTATE OWNED		5,061
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		3,509
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		110,123

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		97,222
(1) NONINTEREST-BEARING	26,119	
(2) INTEREST-BEARING	71,103	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		1,890
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		130
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		2,383
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,206
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		102,831
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	2,000
25. SURPLUS	4,350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	942
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	7,292
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	110,123

CERTIFICATE ISSUED AUGUST 6, 1981 NO. 585

CENTRAL BANK OF GREELEY
GREELEY

OFFICERS-

HENRY J. RAHMIG, PRESIDENT; CHRISTOPHER W. JEAVONS, VICE-PRESIDENT; GEORGE CUTTS, SR. OPERATIONS SUPERVISOR; DONNA L. OYLER, MORTGAGE LENDER, III; MIKE LEHAN, ASST. VICE-PRESIDENT

DIRECTORS-

RICHARD A. BOETTCHER, JACK L. SCHREIBER, HENRY J. RAHMIG, C.L. YERBIC, JOHN P. WATSON, DONALD H. ECHTERMEYER, MIKE LEHAN

DECEMBER 31, 1986 000 OMITTED

ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,422
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,040
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		800
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,870	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	437	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,433
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		212
7. OTHER REAL ESTATE OWNED		111
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		703
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,721
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,686
(1) NONINTEREST-BEARING	2,502	
(2) INTEREST-BEARING	10,184	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		112
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		89
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,887
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		450
25. SURPLUS		384
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		834
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		13,721

CERTIFICATE ISSUED FEBRUARY 25, 1965 NO. 485

THE BANK OF GREELEY
GREELEY

OFFICERS-

P. DEWAYNE KRAUSE, PRESIDENT; PATRICK D. GRINDE, VICE-PRESIDENT; VERN WAKEMAN, VICE-PRESIDENT; GORDON E. CLAUS, CARL BAYER, MAXINE TYRELL, LOAN OFFICERS; RUTH BONNENBERG, CASHIER; ANITA ADOLF, ACCTNG. OFFICER; N. JOYCE EHRLICH, ADMIN. ASSISTANT

DIRECTORS-

C. KENT KINGSBURY, H. WAYNE HOOVER, JOEL C. ROTHMAN, JERRY W. HOUSEL, JERALD STUGART, P. DEWAYNE KRAUSE, JOHN L. SHUPE

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,271
B. INTEREST-BEARING BALANCES		900
2. SECURITIES		869
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,890
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	16,317	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	470	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,847
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		611
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		347
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		22,735
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		20,992
(1) NONINTEREST-BEARING	2,718	
(2) INTEREST-BEARING	18,274	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		32
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		134
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,158
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		253
25. SURPLUS		475
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		849
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,577
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		22,735

CERTIFICATE ISSUED MAY 16, 1979 NO. 562

UNION COLONY BANK/GREELEY
GREELEY

OFFICERS-

LAWRENCE W. MENEFEE, PRESIDENT; ALAN L. LORD, EXECUTIVE VICE-PRESIDENT; KATHRYN L. BOYLE, SR. VICE-PRESIDENT/CASHIER; RALPH T. ANDERS, SR. VICE-PRESIDENT; JAMES DAVIES, JAMES RUTZ, VICE-PRESIDENTS/SR. LOAN OFFICERS; THOMAS EVANS, CONSTANCE SAMS, MICHAEL SAUER, ASSISTANT VICE-PRESIDENTS; CINDY BESHEARS, LOAN OFFICER; JUDY HERNANDEZ, CREDIT REVIEW OFFICER; MARIE KUDRNA, LOAN OPERATIONS OFFICER; VICKI DECKER, LESLI HOWE, JONE RANEY, LWANA G. SELL, OPERATIONS OFFICERS

DIRECTORS

GEORGE W. DOERING, JOHN W. KINKADE, JAMES R. LISTEN, ALAN L. LORD, LAWRENCE W. MENEFEE, VICTOR R. NOTTINGHAM, ROBERT A. RUYLE, JOHN TODD, F. SCOTT THOMAS, DONALD W. WITTNAM

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,285
B. INTEREST-BEARING BALANCES		
2. SECURITIES		8,199
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		6,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	67,613	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	402	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		67,211
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		738
7. OTHER REAL ESTATE OWNED		1,045
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,202
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		91,180
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		82,595
(1) NONINTEREST-BEARING	12,758	
(2) INTEREST-BEARING	69,837	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		105
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,446
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		84,146
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,360
25. SURPLUS		3,382
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,292
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		7,034
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		91,180

CERTIFICATE ISSUED FEBRUARY 24, 1908 NO. 059

UNITED BANK OF GREELEY
GREELEY

OFFICERS-

DAVID E BAILEY, PRESIDENT; PATRICIA BURKHOLDER, SR VICE-PRESIDENT/CASHIER; STEPHANIE ARRIES, JON EWERT, ROLAND HAYES, JR, WILLIAM HERTNEKY, BERNADETTE PICKRELL, ELANA STAUFFER, DON TAYLOR, JOHN BLAIR, VICE-PRESIDENTS; DONNA BENSON, ASST. VICE-PRESIDENT/TRUST OFFICER; MICHAEL ARISMAN, ALTON COBB, KRISTIN HYATT, DOROTHY LAYTON, ANTHONY MILLER, LOIS SULLIVAN, TERRI TREGO, ASSISTANT VICE-PRESIDENTS; PHYLLIS HANCOCK, SR VICE-PRESIDENT/TRUST OFFICER; DOUGLAS TAUB, SR VICE-PRESIDENT; MARY DAVIDSON, BOOKKEEPING MANAGER; DIRK DRAPER, COMMERCIAL LOAN OFFICER; C.G. KUM, ASSET QUALITY ADMINISTRATOR; LAWRENCE MARSH, CONSUMER LOAN OFFICER; CATHERINE CAMPBELL, HUMAN RESOURCE MANAGER; MARY ROBERTS, FIRST LADIES OFFICER; DAVID STEWART, COMPLIANCE OFFICER; DAVID E. BAILEY, CHAIRMAN OF THE BOARD

DIRECTORS-

JOHN B. HOUTCHENS, JAMES E. MILLER, K. EDWARD SABOE, LEO A. GALLAGHER, DR. DAVID WERKING, THOMAS J. COWAN, DR. ROBERT DICKESON, DAVID BAILEY

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		11,615
B. INTEREST-BEARING BALANCES..		10,013
2. SECURITIES..		21,476
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		6,150
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	47,884	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	2,070	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		45,814
5. ASSETS HELD IN TRADING ACCOUNTS.......................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		1,958
7. OTHER REAL ESTATE OWNED..		1,612
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		3,394
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)............................		102,032

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		90,835
(1) NONINTEREST-BEARING...............................	23,448	
(2) INTEREST-BEARING..................................	67,387	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		436
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.........................		
20. OTHER LIABILITIES..		2,290
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		93,561
22. LIMITED-LIFE PREFERRED STOCK...		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		2,040
25. SURPLUS..		3,340
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.................................		3,091
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....................		8,471
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		102,032

CERTIFICATE ISSUED DECEMBER 23, 1910 NO. 207

GUNNISON BANK AND TRUST COMPANY
GUNNISON

OFFICERS-

THOMAS SWINEFORD, PRESIDENT/CEO; CARL ROLLER, EXECUTIVE VICE-PRESIDENT/ CHIEF LENDING OFFICER; STEPHEN CALDWELL, SR. VICE-PRESIDENT/COMPTROLLER/ CASHIER; ROGER COTTEN, SR VICE-PRESIDENT/TRUST OFFICER; GWENDOLYN DANNI, VICE-PRES./TRUST OFFICER; GWENDOLYN AVERILL; AUDITOR/ASST. VICE-PRES./ SR. TRUST OFFICER; MICHELLE GONZALES; ASST VICE-PRES/COMPLIANCE OFFICER; SUSAN J. RAY, CONSUMER LOAN OFFICER/PERSONNEL OFFICER; JUDITH A. RIDGE, OPERATIONS OFFICER/DATA PROCESSING; MARCIA WIREMAN, ASST. OPERATIONS OFFICER/ACCOUNTING/HEAD BOOKKEEPER; LINDA EDEN, ASST. OPERATIONS OFFICER MARKETING/BANKCARD REPRESENTATIVE; DONNA R. BRATTON, ASST. TRUST OFFICER

DIRECTORS-

THOMAS D. SWINEFORD, MICHAEL A. WILSON, EDWARD BARTSCH, FRED FIELD, PAUL SAMMONS, OWEN O'FALLON, POLLY SPANN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,519
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		2,507
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	14,120	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	596	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		13,524
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		284
7. OTHER REAL ESTATE OWNED		3,276
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		804
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		25,464
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		23,875
(1) NONINTEREST-BEARING	6,373	
(2) INTEREST-BEARING	17,502	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		78
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		122
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		24,075
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		76
25. SURPLUS		1,313
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,389
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		25,464

CERTIFICATE ISSUED FEBRUARY 10, 1944 NO. 436

HAXTUN COMMUNITY BANK
HAXTUN

OFFICERS-

LLOYD A. NELSON, PRESIDENT; RUDY DELA RAMBELJE, VICE-PRESIDENT; PAUL W. WERNSMAN, CASHIER/SECRETARY; CELLA M. GARRETT, ASST. CASHIER; BARRY L. KOBERSTEIN, ASSISTANT VICE-PRESIDENT

DIRECTORS-

LLOYD A. NELSON, PAUL W. WERNSMAN, DONALD HARDIN, PHILIP RUCH, KEITH GILLILAND, TOMMY G. THOMPSON, LOREN GARRETSON

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,610
B. INTEREST-BEARING BALANCES		1,000
2. SECURITIES		8,437
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		850
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,207	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,153
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		174
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		474
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		21,698

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,334
(1) NONINTEREST-BEARING	4,318	
(2) INTEREST-BEARING	15,016	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		82
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		152
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19,568
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	300
25. SURPLUS	800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	1,030
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	2,130
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	21,698

CERTIFICATE ISSUED APRIL 1, 1970 NO. 499

FIRST BANK & TRUST/HOLLY
HOLLY

OFFICERS-

J. B. MCKEEVER, PRESIDENT; J. L. HUMRICH, O. W. FOLSOM, BARBARA J. CLINE, VICE-PRESIDENTS; PHYLLIS E. THRALL, CASHIER/SECRETARY; MARIE FLETCHER, COMPLIANCE OFFICER/AUDITOR

DIRECTORS-

J. L. HUMRICH, L. L. MACFARLANE, J. B. MCKEEVER, SARAH H. MCKEEVER, JOHN H. WILLHITE

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		864
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,522
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,380	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	52	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,328
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		133
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		362
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,959
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,655
(1) NONINTEREST-BEARING	1,769	
(2) INTEREST-BEARING	10,886	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		85
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,740
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		110
25. SURPLUS		490
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		619
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,219
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		13,959

CERTIFICATE ISSUED JULY 11, 1930 NO. 425

FIRST STATE BANK OF HOTCHKISS
HOTCHKISS

OFFICERS-

JOHN R. MCCALLISTER, PRESIDENT; LENDA I. HALL, SR. VICE-PRESIDENT; D.D. DRISCOLL JR, VICE-PRES/CASHIER/SECRETARY; KELLEY WEST, ASST CASHIER

DIRECTORS-

THOMAS R. KOWALSKI, SHIRLEY C. SMITH, JOHN R. MCCALLISTER, LENDA I. HALL, JAMES R. BRISCOE

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		961
B. INTEREST-BEARING BALANCES...		500
2. SECURITIES..		2,782
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,760
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	7,742	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	99	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		7,643
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		232
7. OTHER REAL ESTATE OWNED...		254
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		230
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		14,362
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		12,974
(1) NONINTEREST-BEARING..................................	2,494	
(2) INTEREST-BEARING.....................................	10,480	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		172
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		13,146
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		300
25. SURPLUS..		535
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.............................		381
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		1,216
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		14,362

CERTIFICATE ISSUED NOVEMBER 14, 1944 NO. 438

FIRST STATE BANK/IDAHO SPRINGS
IDAHO SPRINGS

OFFICERS-

CHARLES SCHLEY, PRESIDENT; JOHN RALPH MURPHY, VICE-PRESIDENT; RONDA RYLATT, CASHIER/SECRETARY; JANET E. FIELDS, ASSISTANT CASHIER

DIRECTORS-

S. PERRY SANT, CHARLES A. SCHLEY, ROBERT MCLEAN, DAVID M. KANIGEL, R. GARY COGBURN, RICHARD D. EDWARDS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		946
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,605
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,220
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,854	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	80	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,774
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		497
7. OTHER REAL ESTATE OWNED		331
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		197
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,570

LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,687
(1) NONINTEREST-BEARING	2,175	
(2) INTEREST-BEARING	8,512	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		110
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		49
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,846
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	200
25. SURPLUS	1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	476-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	724
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	11,570

CERTIFICATE ISSUED SEPTEMBER 27, 1910 NO. 198

UNITED BANK OF IGNACIO
IGNACIO

OFFICERS-

PHYLLIS YOUNG, PRESIDENT; JOHN L. THORSNESS, SR. VICE-PRESIDENT; PHYLLIS GALLEGOS, CASHIER/SECRETARY; ROSEMARY RED, ASSISTANT CASHIER

DIRECTORS-

WILLIAM D. LORING, R.W. TURNER, L.W. MCDANIEL, JOHN THORSNESS, GREG A. WINEGARDNER, PHYLLIS YOUNG

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		1,209
B. INTEREST-BEARING BALANCES....................................		100
2. SECURITIES..		4,162
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.....................................	15,492	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..................	237	
C. LESS ALLOCATED TRANSFER RISK RESERVE.......................		
D. NET LOANS AND LEASES..		15,255
5. ASSETS HELD IN TRADING ACCOUNTS................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		254
7. OTHER REAL ESTATE OWNED...		552
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		641
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)............................		23,423
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		21,064
(1) NONINTEREST-BEARING.....................................	3,665	
(2) INTEREST-BEARING..	17,399	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY...........................		79
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		202
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....................		21,345
22. LIMITED-LIFE PREFERRED STOCK....................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK.......................................		
24. COMMON STOCK...		200
25. SURPLUS..		1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES...........................		678
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)...................		2,078
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		23,423

CERTIFICATE ISSUED JUNE 11, 1946 NO. 442

CITIZENS STATE BANK/KEENESBURG
KEENESBURG

OFFICERS-

KEVIN J. STARKS, PRESIDENT; GEORGE H. BUSH, SR. VICE-PRESIDENT; DON K. SPEAROW, VICE PRESIDENT/CASHIER; ROBBIE PIPPIN, DAVID ULRICH, ASSISTANT VICE-PRESIDENT

DIRECTORS-

KEVIN J. STARKS, DON K. SPEAROW, GEORGE H. BUSH, ROY D. STARKS, JERALD C. STARKS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,093
B. INTEREST-BEARING BALANCES		496
2. SECURITIES		8,502
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,322	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	65	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,257
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		83
7. OTHER REAL ESTATE OWNED		35
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		517
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,983

LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		17,155
(1) NONINTEREST-BEARING	3,142	
(2) INTEREST-BEARING	14,013	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		230
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		17,385
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:	
23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	100
25. SURPLUS	600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	898
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,598
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	18,983

CERTIFICATE ISSUED AUGUST 30, 1979 NO. 565

KERSEY STATE BANK
KERSEY

OFFICERS-

LARRY G. NEUSCHWANGER, PRESIDENT; BYRON L. SMITH, VICE-PRESIDENT; BRENT BEICHLE, VICE-PRESIDENT/CASHIER; JUDITH MICHALIK, ASST. VICE-PRES.

DIRECTORS-

CARL C. BARNETT SR., LAVERN GLOVER, LARRY G. NEUSCHWANGER, IVAN D. SHUPE

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		447
B. INTEREST-BEARING BALANCES		496
2. SECURITIES		1,389
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		865
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,796	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	96	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,700
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		208
7. OTHER REAL ESTATE OWNED		229
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		169
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,503
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,454
(1) NONINTEREST-BEARING	1,264	
(2) INTEREST-BEARING	8,190	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		47
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		103
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,604
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		399
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		899
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		10,503

CERTIFICATE ISSUED MARCH 24, 1908 NO. 136

KIOWA STATE BANK
KIOWA

OFFICERS-

A. J. ANDERSON, PRESIDENT; JOHN C. BURNETT, DOUGLAS L. DITUS, VICE-PRESIDENTS; VERA A. JOHNSON, CASHIER/SECRETARY; CAROL A. ELLIS, ASSISTANT CASHIER; SHARRON L. METLI, LOAN OFFICER

DIRECTORS-

ELLIOTT G. RICE, DONALD E. SIECKE, A.J. ANDERSON, WILLIS HERRICK, ROBERT C. JOHNSON

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,176
B. INTEREST-BEARING BALANCES		
2. SECURITIES		4,623
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,635	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	186	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,449
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		422
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		350
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,220
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,465
(1) NONINTEREST-BEARING	3,518	
(2) INTEREST-BEARING	12,947	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		153
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,618
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		344
25. SURPLUS		679
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		579
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,602
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		18,220

CERTIFICATE ISSUED MARCH 1, 1917 NO. 321

KIRK STATE BANK
KIRK

OFFICERS-

LELAND E. HOUSE, PRESIDENT; ROGER L. MAAG, DEAN THOMPSON,(INACTIVE) VICE-PRESIDENTS; RUTH H. WISE, CASHIER/SECRETARY

DIRECTORS-

JOHN BALDWIN, LELAND E. HOUSE, DAVID G. IDLER, DEAN THOMPSON, RUTH WISE, LENA BURKARD

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		923
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,901
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,558	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	105	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,453
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		164
7. OTHER REAL ESTATE OWNED		640
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		894
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,975
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,175
(1) NONINTEREST-BEARING	2,494	
(2) INTEREST-BEARING	8,681	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		668
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		376
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,219
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		150
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		6
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		756
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,975

CERTIFICATE ISSUED NOVEMBER 23, 1909 NO. 176

KIT CARSON STATE BANK
KIT CARSON

OFFICERS-

BRUCE A. ANDERSEN, PRESIDENT; DONALD R. GAMBLIN, JOEL P. MAXCY, ASSISTANT VICE-PRESIDENTS; ANNA M. GUNDERSON, CASHIER/SECRETARY; MARILYN K. WARD, ASSISTANT CASHIER

DIRECTORS-

BRUCE A. ANDERSEN, JEAN N. ANDERSEN, JOHN E. HARKER, NORRENE HARKER

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		653
B. INTEREST-BEARING BALANCES		833
2. SECURITIES		8,074
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,096	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	63	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,033
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		175
7. OTHER REAL ESTATE OWNED		176
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		510
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		18,554
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,949
(1) NONINTEREST-BEARING	1,918	
(2) INTEREST-BEARING	14,031	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		232
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,181
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,573
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,373
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		18,554

CERTIFICATE ISSUED AUGUST 18, 1908 NO. 070

BANK OF KREMMLING
KREMMLING

OFFICERS-

STEWARRT B. THOMSON, PRESIDENT; JOHN G. FEY, JR. VICE-PRESIDENT; DANA E. UNCAPHER, CASHIER/SECRETARY

DIRECTORS-

ALAN C. CHAFFEE, J. RICHARD TUTHILL, JOHN A. FISCHER, JOHN G. FEY, JR., RICHARD L. CLYMER, STEWART B. THOMSON

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		601
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,140
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		540
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,890	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,836
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		285
7. OTHER REAL ESTATE OWNED		74
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		310
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,786
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,748
(1) NONINTEREST-BEARING	3,103	
(2) INTEREST-BEARING	8,645	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		107
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,855
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		400
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		231
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		931
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,786

CERTIFICATE ISSUED AUGUST 5, 1908 NO. 073

COLORADO BANK & TRUST, LA JUNTA
LA JUNTA

OFFICERS-

ROBERT H. JONES, PRESIDENT; ROBERT M. JONES, EXECUTIVE VICE PRESIDENT; ROBERT W. BLAIR, TREASURER; RUTH GOODRICH, CASHIER/SECRETARY; SHARRON JOHNSON, ASSISTANT CASHIER; VERLE MARTENS, SR. VICE-PRESIDENT; SHIRLEY HUNTSMAN, JANET HILL, VICE-PRESIDENTS; DONALD RIZZUTO, ASSISTANT VICE-PRESIDENT; MARY JANE GEARHART, AUDITOR, MARVIN SCHLEGEL, ASSISTANT LOAN OFFICER

DIRECTORS-

JAMES RIZZUTO, THOMAS SISSON, ROBERT R. SABIN, MARY LOU JONES, ROBERT H. JONES, ROBERT M. JONES, VERNON PROCTOR

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,548
B. INTEREST-BEARING BALANCES		696
2. SECURITIES		6,410
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	33,461	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	654	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		32,807
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,706
7. OTHER REAL ESTATE OWNED		2,302
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,334
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		51,403
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		47,551
(1) NONINTEREST-BEARING	10,594	
(2) INTEREST-BEARING	36,957	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		815
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		48,366
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		550
25. SURPLUS		2,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		237
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,037
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		51,403

CERTIFICATE ISSUED AUGUST 5, 1908 NO. 072

LA JUNTA STATE BANK
LA JUNTA

OFFICERS-

P. G. KREPS, PRESIDENT; ALFRED L. KREPS, SR. VICE-PRESIDENT; ARTHUR C. DELVENTHAL, CASHIER/VICE-PRESIDENT/SECRETARY; PHIL V. WILDER, VICE-PRESIDENT/ASST. CASHIER; ROY ARMSTRONG, VICE-PRESIDENT/ASST CASHIER

DIRECTORS-

P.G. KREPS, R.G. LOFLIN, ROGER MADDUX, R.J. NELSON, PAULINE GOODWIN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,257
B. INTEREST-BEARING BALANCES		1,482
2. SECURITIES		3,736
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,050
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,724	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	78	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,646
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		340
7. OTHER REAL ESTATE OWNED		144
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,131
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		17,786
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,715
(1) NONINTEREST-BEARING	3,560	
(2) INTEREST-BEARING	12,155	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		175
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,890
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,196
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,896
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		17,786

CERTIFICATE ISSUED MAY 19, 1972 NO. 511

CITYWIDE BANK OF JEFFERSON/LAKEWOOD
LAKEWOOD

OFFICERS-

GEORGE T. SWEENEY, PRESIDENT; RICK E. VANDYKE, VICE-PRESIDENT; CLAIRE MARCOUX, CASHIER/SECRETARY; TRICIA LLOYD, OPERATIONS OFFICER; DAMIEN SILLSTROP, INSTALLMENT LOAN OFFICER

DIRECTORS-

PAUL R. BERGLUND, JOHN H. DAHL, M.D., THOMAS F. DRIVER, M.D., BARBARA J. POWERS, STEVEN M. FISHER, WILLIAM G. ROSS, HAROLD R. LACY, JAMES T. RUTHERFORD, CHARLES R. SILLSTROP, GEORGE T. SWEENEY

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,387
B. INTEREST-BEARING BALANCES		750
2. SECURITIES		5,870
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,710
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	19,155	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	227	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,928
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3,108
7. OTHER REAL ESTATE OWNED		325
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		411
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		35,489
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		31,760
(1) NONINTEREST-BEARING	7,677	
(2) INTEREST-BEARING	24,083	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		367
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		32,127
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,162
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,362
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		35,489

CERTIFICATE ISSUED DECEMBER 3, 1984 NO. 610

CITYWIDE BANK OF LAKEWOOD
LAKEWOOD

OFFICERS-

MICHAEL P. COTTER, PRESIDENT; CHARLES R. SILLSTROP, CHAIRMAN OF BOARD; RICHARD P. KENNEDY, CASHIER/SECRETARY; THOMAS J ERNST, ASSISTANT CASHIER

DIRECTORS-

CHARLES R. SILLSTROP, GEORGE T. SWEENEY, MICHAEL P. COTTER, HAROLD R. LACY, CHARLES GOLDING, JR., JOHN F. BEYER

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		767
B. INTEREST-BEARING BALANCES		
2. SECURITIES		234
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,900
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,382	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	35	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,347
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		356
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		102
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		11,706
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		10,288
(1) NONINTEREST-BEARING	2,044	
(2) INTEREST-BEARING	8,244	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		37
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,325
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		81
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,381
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		11,706

CERTIFICATE ISSUED FEBRUARY 22, 1978 NO. 553

FIRSTBANK OF ACADEMY PARK/LAKEWOOD
LAKEWOOD

OFFICERS-

DARREL W. LATHROP, PRESIDENT; MARK A. FRANK, VICE-PRESIDENT/CASHIER; ROBERT P. DEUSCHLE, ASSISTANT CASHIER; ROBERT S. APPEL, SECRETARY

DIRECTORS-

ROBERT S. APPEL, DONALD J. EGAN, M.D., LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, DARREL W. LATHROP, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, J. ROBERT YOUNG, EVERETT WILLIAMS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		4,061
B. INTEREST-BEARING BALANCES...		
2. SECURITIES..		7,122
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		6,900
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	24,428	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	253	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		24,175
5. ASSETS HELD IN TRADING ACCOUNTS.......................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		1,557
7. OTHER REAL ESTATE OWNED...		288
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		390
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).............................		44,493
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		41,325
(1) NONINTEREST-BEARING..............................	9,113	
(2) INTEREST-BEARING.................................	32,212	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		297
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES..		196
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		41,818
22. LIMITED-LIFE PREFERRED STOCK...		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		300
25. SURPLUS..		1,125
26. UNDIVIDED PROFITS AND CAPITAL RESERVES...............................		1,250
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		2,675
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		44,493

CERTIFICATE ISSUED NOVEMBER 10, 1975 NO. 539

GREEN MOUNTAIN BANK/LAKEWOOD
LAKEWOOD

OFFICERS-

DIANA S. KILGORE, CHAIRMAN OF BOARD/PRESIDENT; STAN WIELAND, EXECUTIVE VICE-PRESIDENT; STEVEN S. YOUNG, VICE-PRESIDENT, CASHIER/SECRETARY; DENNIS R. DOUGHERTY, VICE-PRESIDENT; ANNE MEIER, ASST. VICE-PRESIDENT; JUDITH C. SAENGER, ASSISTANT CASHIER; JOHN D. ASBURY, VICE-PRESIDENT/ COMMERCIAL LOAN OFFICER

DIRECTORS-

DIANA S. KILGORE, I. THOMAS BIEGING, TED R. CHRISTIAN, WILLIAM MORAIRTY, COURTNEY T. PETERSON, EDWIN F. WAMBSGANSS

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,772
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,094
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,700
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	21,315	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	201	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		21,114
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		476
7. OTHER REAL ESTATE OWNED		429
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		2
11. OTHER ASSETS		597
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		30,184

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		28,167
(1) NONINTEREST-BEARING	5,708	
(2) INTEREST-BEARING	22,459	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		156
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		28,323
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	290
25. SURPLUS	875
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	696
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,861
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	30,184

CERTIFICATE ISSUED JULY 7, 1945 NO. 439

JEFFERSON BANK & TRUST, LAKEWOOD
LAKEWOOD

OFFICERS-

MICHAEL QUINLAN, PRESIDENT; MAURICE GROTJOHN, LARRY LOHMEIER, EXECUTIVE VICE-PRESIDENTS; E.F. DOUGLASS, JR., GERTRUDE FISCHER, EDWIN HAGERMAN, SR. VICE-PRESIDENTS; DEBORA BOFFA; MICHAEL DALTON, DONALD FEREGA, JAMES YOUNG, CATHERINE MCCARTY, BRUCE ROGERS, TED WARREN, VICE-PRESIDENTS; JAMES LARSEN, SUSAN MAHONEY, DOLORES MORSTAD, SHARON PRICE, DEBORAH REEVES, BETH STANLEY, CHERYL WELSH, ASSISTANT VICE-PRESIDENTS; JANET MARTIN, CORPORATE SECRETARY; NINA HARMON, OFFICER

DIRECTORS-

LEO PAYNE, MICHAEL QUINLAN, BERNARD VELDKAMP, JR., LARRY LOHMEIER, DANIEL CONWAY, MAURICE GROTJOHN, EDWARD NORTHWAY

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		9,016
B. INTEREST-BEARING BALANCES		152
2. SECURITIES		26,863
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		17,600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	83,702	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	7,802	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		75,900
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		5,211
7. OTHER REAL ESTATE OWNED		4,763
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,729
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		141,234
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		136,807
(1) NONINTEREST-BEARING	33,321	
(2) INTEREST-BEARING	103,486	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		40
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		2,500
20. OTHER LIABILITIES		575
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		139,922
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		6,510
25. SURPLUS		2,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		7,198-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,312
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		141,234

CERTIFICATE ISSUED MARCH 4, 1920 NO. 394

VALLEY STATE BANK/LAMAR
LAMAR

OFFICERS-

STEPHEN SHERLOCK, PRESIDENT; SUE ROOT, CASHIER; KENNETH MCDERMED, CRAIG GOBLE, BARBARA MCVICKER, MICHAEL HARVEY, VICE-PRESIDENTS; JANET MERLO, OPERATIONS, LOIS LARIVIERE, ASSISTANT CASHIER; JEWELL BRAY, CODY FOWLER, DOTTY WHITE, APRIL FAULL, ASSISTANT VICE-PRESIDENTS

DIRECTORS-

PHIL GILBERT, STEVE SHERLOCK, EUGENE E. EUWER, NAN PARKS, LYNN TAYLOR

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,137
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,726
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,195
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	34,933	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	424	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		34,509
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		296
7. OTHER REAL ESTATE OWNED		808
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,284
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		51,955
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		47,049
(1) NONINTEREST-BEARING	6,942	
(2) INTEREST-BEARING	40,107	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		541
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		47,590
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		440
25. SURPLUS		2,160
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,765
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,365
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		51,955

CERTIFICATE ISSUED MAY 22, 1940 NO. 434

COMMERCIAL BANK OF LEADVILLE
LEADVILLE

OFFICERS-

RICHARD C. RODGERS JR., PRESIDENT; JOANN O. CIRULLO, DENNIS F. REECE, MATTHEW RITACCO, SR. VICE-PRESIDENTS; PAULINE KLUNE, CASHIER; ANN MARIE BRADACH, ASSISTANT CASHIER

DIRECTORS-

RICHARD C. RODGERS, JR., A.T. WHEELER, JR., JOANN O. CIRULLO, PETER COSGRIFF, W.O. DIEDRICH, JAMES E. MORRISON, DENNIS REECE

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,148
B. INTEREST-BEARING BALANCES		497
2. SECURITIES		11,744
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,432	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	200	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,232
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		427
7. OTHER REAL ESTATE OWNED		752
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		431
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,531
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,845
(1) NONINTEREST-BEARING	3,459	
(2) INTEREST-BEARING	18,386	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		323
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,168
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,163
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,363
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		24,531

CERTIFICATE ISSUED OCTOBER 6, 1982 NO. 596

AMBANK AT BROADWAY/LITTLETON
LITTLETON

OFFICERS-

ROBERT M. SHERRILL, PRESIDENT; YANA D. KENT, CASHIER/SECRETARY; ROBERT J. HOGGE, ASSISTANT VICE-PRESIDENT

DIRECTORS-

WALTER A. KOELBEL, JR., MARK E. HOUSTON, RICHARD M. REYNOLDS, RAYMOND C. KOERNIG, JR., ROBERT M. SHERRILL

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		721
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,120
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,183	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	124	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,059
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		33
7. OTHER REAL ESTATE OWNED		211
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		39
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,683
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,272
(1) NONINTEREST-BEARING	1,480	
(2) INTEREST-BEARING	4,792	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		92
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,364
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		681-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		319
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		6,683

CERTIFICATE ISSUED SEPTEMBER 27, 1973 NO. 521

CENTRAL BANK OF CHATFIELD/LITTLETON
LITTLETON

OFFICERS-

RODNEY L. BRETHOWER, PRESIDENT; KENT D. BOYD, EXECUTIVE VICE PRESIDENT; WILLIAM W. HOWARD, CASHIER; LISA J. WATROUS, ASSISTANT VICE-PRESIDENT; LISA R. MANTYCH, DEAN M. GOUIN, LOAN OFFICERS; SHARON A. RICHARDS, OPERATIONS OFFICER; BETTY J. HACKETT, ASSISTANT OPERATIONS OFFICER

DIRECTORS-

RODNEY L. BRETHOWER, JOHN M. STAFFORD, DONALD H. ECHTERMEYER, MARVIN F. OWENS, JR., JOSEPH R. LINCOLN, TERRANCE J. TANGEN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,480
B. INTEREST-BEARING BALANCES		
2. SECURITIES		9,847
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		185
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	27,778	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	317	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		27,461
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		631
7. OTHER REAL ESTATE OWNED		937
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		869
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		43,410
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		39,068
(1) NONINTEREST-BEARING	8,714	
(2) INTEREST-BEARING	30,354	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,589
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		40,657
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,200
25. SURPLUS		1,550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		3
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,753
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		43,410

CERTIFICATE ISSUED JULY 21, 1981 NO. 584

CITIZENS BANK/LITTLETON
LITTLETON

OFFICERS-

DONALD J. HOGOBOOM, PRESIDENT; DONALD HOGOBOOM, III, KARLYCE L. NEWKIRK, CRAIG M. TISCHE, VICE-PRESIDENTS; DONALD G. LENOCKER, CASHIER/VICE-PRESIDENT

DIRECTORS-

DONALD K. HOGOBOOM, DONALD HOGOBOOM, III, THOMAS M. JONES, CARL CHARETTE, GERALD L. GARTNER

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,595
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,078
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,291	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	35	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,256
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		324
7. OTHER REAL ESTATE OWNED		370
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		211
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,434
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,222
(1) NONINTEREST-BEARING	4,137	
(2) INTEREST-BEARING	8,085	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		60
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,282
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		550
25. SURPLUS		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		748-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		152
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,434

CERTIFICATE ISSUED OCTOBER 6, 1980 NO. 577

COLUMBINE VALLEY BANK & TRUST/LITTLETON
LITTLETON

OFFICERS-

KEVIN KELLEY, PRESIDENT

DIRECTORS-

KEVIN KELLEY, GARY MILES, MARTIN RUSSELL

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,230
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		1,241
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,950	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	252	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,698
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		569
7. OTHER REAL ESTATE OWNED		54
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		186
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,478
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		16,164
(1) NONINTEREST-BEARING	8,585	
(2) INTEREST-BEARING	7,579	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		150
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		16,314
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		750
25. SURPLUS		709
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,295-
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		164
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		16,478

CERTIFICATE ISSUED JANUARY 11, 1957 NO. 462

UNITED BANK OF LITTLETON
LITTLETON

OFFICERS-

K. R. OSBORNE, PRESIDENT/CEO; W.K. SOLDAN, EXEC. VICE-PRESIDENT; D.P. MILLER, SR. VICE-PRESIDENT; C.K. KELLY, F.Y. BARNETT, J.J. WOLF, B.E. CALLANT, C.R. PANESI, VICE-PRESIDENTS; P. SMIT, J.L. MORROW, D.K. MORRIS, G.M. BUDIG, ASSISTANT VICE-PRESIDENTS; A.W. LONBORG, COMMERCIAL BANKING OFFICER; R.J. TRUJILLO, J.L. VRCHOTA, FINANCIAL SERVICES OFFICERS; R.E. TREVINO, CONSUMER LENDING OFFICER; E.W. BROWN, CONTROLLER/VICE-PRESIDENT; S.A. MANN, ASST. CONTROLLER/CASHIER; M.J. BURKHART, MARKETING OFFICER; D.G. PEARSON, CASHIER/VICE-PRESIDENT; P.A. JERGER, TELLER OPERATIONS OFFICER; N.J. WUCHNER, OPERATIONS OFFICER

DIRECTORS-

G.J. ROBERTS, W.K. SOLDAN, E.F. STATTER, R.L. PENNOCK, JR., G.C. LOURY, L.G. ALVARADO, K.E. DOUGLAS, M.M. EZZARD, R.J. FLYNN, R.H. HECKENDORF, T.W. HONIG, J.F. NORLING, K.R. OSBORNE

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		11,451
B. INTEREST-BEARING BALANCES		2,013
2. SECURITIES		31,797
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	95,428	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	1,586	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		93,842
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,818
7. OTHER REAL ESTATE OWNED		3,427
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		4,494
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		151,342

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		134,937
(1) NONINTEREST-BEARING	31,956	
(2) INTEREST-BEARING	102,981	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		2,948
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		1,030
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,325
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		140,240
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	1,200
25. SURPLUS	5,350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	4,552
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	11,102
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	151,342

CERTIFICATE ISSUED FEBRUARY 16, 1983 NO. 599

PIONEER BANK OF LONGMONT
LONGMONT

OFFICERS-

DANIEL L. ALLEN, PRESIDENT; ROGER KOPMAN, CASHIER/VICE-PRESIDENT; NORMA L. CONAWAY, CHARLENE J. MIELKE, ASSISTANT CASHIERS

DIRECTORS-

JOSEPH B. BOWERS, JOSEPH C. FRENCH, EDWARD R. PEPPLER, ROBERT N. HALL, STUART W. LOSEY, ROGER KOPMAN, DANIEL L. ALLEN

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,590
B. INTEREST-BEARING BALANCES		300
2. SECURITIES		1,724
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,521	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	96	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,425
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		208
7. OTHER REAL ESTATE OWNED		485
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		248
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,480

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		14,302
(1) NONINTEREST-BEARING	3,835	
(2) INTEREST-BEARING	10,467	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		41
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		14,343
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	500
25. SURPLUS	300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	337
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,137
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	15,480

CERTIFICATE ISSUED JANUARY 18, 1981 NO. 580

BANK OF LOUISVILLE
LOUISVILLE

OFFICERS-

JOHN M. SHETTER, PRESIDENT; MARCI R. LEWIS, COMMERCIAL LOAN OFFICER, ALICE M. BIER, VICE PRESIDENT/CASHIER/SECRETARY; JANET R. VOS, ASSISTANT CASHIER; DIANNA M. SHOULTS, CONSUMER LOAN OFFICER; LAWRENCE ENRIETTO, MARKETING OFFICER

DIRECTORS-

LAWRENCE ENRIETTO, ALICE M. BIER, RAYMOND C. CARANCI, ROBERT F. CHARLES, JR., DONALD L. PERSCHBACHER, W.F. PRATHER, JOHN C. RUDOLPH, CHAIRMAN, GLENN W. STEINBAUGH, JOHN M. SHETTER

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		800
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,088
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		775
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,823	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	174	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,649
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		183
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		188
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,683
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,654
(1) NONINTEREST-BEARING	2,717	
(2) INTEREST-BEARING	10,937	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		73
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,727
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		300
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		356
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		956
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		14,683

CERTIFICATE ISSUED MAY 8, 1974 NO. 526

AMERICAN BANK/LOVELAND
LOVELAND

OFFICERS-

NORMAN E. RARICK, PRESIDENT; DAYTON E. JOHNSON, EXEC. VICE-PRESIDENT, MARY JANE HUBERT, CASHIER; GARY MOORE, VICE-PRESIDENT; LILA SIMMONS, CUSTOMER SERVICE; RICHARD PARKER, LOAN OFFICER

DIRECTORS-

JACK DEVEREAUX, DAYTON E. JOHNSON, DALE R. NELSON, NORMAN E. RARICK, KENNETH R. WEEDIN, ERVIN D. WEINMEISTER

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		912
B. INTEREST-BEARING BALANCES..		198
2. SECURITIES..		1,947
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		975
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	9,880	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	99	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		9,781
5. ASSETS HELD IN TRADING ACCOUNTS..................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		582
7. OTHER REAL ESTATE OWNED..		90
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		226
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).........................		14,711
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		13,597
(1) NONINTEREST-BEARING.............................	3,103	
(2) INTEREST-BEARING................................	10,494	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.........................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		92
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.....................		
20. OTHER LIABILITIES...		168
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)....................		13,857
22. LIMITED-LIFE PREFERRED STOCK.....................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK..		200
25. SURPLUS...		450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES...........................		204
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS.................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)..................		854
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		14,711

CERTIFICATE ISSUED MARCH 22, 1950 NO. 448

HOME STATE BANK/LOVELAND
LOVELAND

OFFICERS-

JACK DEVEREAUX, PRESIDENT; NORMAN RARICK, EXEC VICE-PRES./TRUST OFFICER; LEE TEDESCO, ALLAN J. BECKER, VICE-PRESIDENTS; DONNA FINDLEY, CASHIER; ARLENE KRAMER, TRUST OFFICER; HARRY M. NORGAN, ASSISTANT VICE-PRESIDENT; JOANN LEWIS, ASSISTANT CASHIER; RUTH RAMIREZ, BUSINESS DEVELOPMENT OFFICER

DIRECTORS-

JACK DEVEREAUX, NORMAN E. RARICK, MARILYN J. GERKEN, ROBERT W. TURNER, CLARENCE H. STUMP

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,880
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,057
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		9,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	35,174	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	346	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		34,828
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3,372
7. OTHER REAL ESTATE OWNED		1,023
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		899
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		59,359

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		53,197
(1) NONINTEREST-BEARING	10,731	
(2) INTEREST-BEARING	42,466	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		26
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		137
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		53,360
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	1,600
25. SURPLUS	2,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	2,199
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	5,999
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	59,359

CERTIFICATE ISSUED AUGUST 23, 1972 NO. 514

VALLEY BANK OF LYONS
LYONS

OFFICERS-

JAMES MAKOWSKI, PRESIDENT; LINDA S. GORANSON, CASHIER/SECRETARY

DIRECTORS-

JAMES MAKOWSKI, MICHAEL E. BENNETT, HARRY M. RAPP,
JAMES J. O'DELL, JEANNE L. O'DELL, RICHARD CHENOWETH

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		439
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,394
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,817	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	38	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,779
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		378
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		106
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		6,096
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,196
(1) NONINTEREST-BEARING	1,227	
(2) INTEREST-BEARING	3,969	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		170
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		214
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		28
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,608
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		88
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		488
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		6,096

CERTIFICATE ISSUED AUGUST 27, 1964 NO. 483

MANCOS VALLEY BANK/MANCOS
MANCOS

OFFICERS-

BEN SHAW, PRESIDENT; HAROLD J. WELAGE, VICE-PRESIDENT;
MAURICE W. NITTLER, CASHIER/SECRETARY; ROBERTA M. WEAVER, ASST. CASHIER

DIRECTORS-

BEN D. SHAW, PATTERSON CURTIS, MICHAEL FLEMMING, CHARLES L. MITCHELL,
LLOYD SEHNERT, HAROLD J. WELAGE

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		459
B. INTEREST-BEARING BALANCES		938
2. SECURITIES		1,335
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		325
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,500	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	63	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,437
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		240
7. OTHER REAL ESTATE OWNED		63
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		4
11. OTHER ASSETS		191
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,992
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,176
(1) NONINTEREST-BEARING	1,310	
(2) INTEREST-BEARING	7,866	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		57
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,233
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		125
25. SURPLUS		225
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		409
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		759
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,992

CERTIFICATE ISSUED MARCH 23, 1908 NO. 085

BANK OF MANITOU
MANITOU SPRINGS

OFFICERS-

KENNETH E. BAIRD, PRESIDENT; RODNEY BRECHTL, EXECUTIVE VICE-PRESIDENT; RANDALL DICK, CASHIER/ASST. VICE-PRESIDENT; DIANA MININGER, ASSISTANT CASHIER/SECRETARY

DIRECTORS-

KENNETH E. BAIRD, RICHARD A. BAKER, JAMES C. DUVE, MARTIN R. FRICK, DANIEL P. MASIAS

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,181
B. INTEREST-BEARING BALANCES		
2. SECURITIES		3,892
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,550
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,314	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	97	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,217
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		170
7. OTHER REAL ESTATE OWNED		90
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		161
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,261

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,451
(1) NONINTEREST-BEARING	3,245	
(2) INTEREST-BEARING	10,206	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		159
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,610
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	250
25. SURPLUS	450
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	951
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,651
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	15,261

CERTIFICATE ISSUED SEPTEMBER 18, 1917 NO. 337

J. N. BEATY & COMPANY BANKERS/MANZANOLA
MANZANOLA

OFFICERS-

JOHN D. BEATY, PRESIDENT; JOYCE E. LENZ, CASHIER/SECRETARY

DIRECTORS-

JOHN D. BEATY, SARA M. LESTER, WAYNE R. ADAMS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		435
B. INTEREST-BEARING BALANCES		
2. SECURITIES		855
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		650
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,321	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	9	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,312
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		27
7. OTHER REAL ESTATE OWNED		37
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		109
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,425
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,742
(1) NONINTEREST-BEARING	807	
(2) INTEREST-BEARING	2,935	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		35
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,777
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		50
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		398
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		648
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,425

CERTIFICATE ISSUED MAY 15, 1920 NO. 397

MCCLAVE STATE BANK
MCCLAVE

OFFICERS-

H.H. FALCONBURG, PRESIDENT; CHRIS ABRAMS, VICE-PRES./SECRETARY/CASHIER; MILDRED M. TRAVIS, CASHIER

DIRECTORS-

SAMUEL M. BOURNE, H.H. FALCONBURG, LEO F. SHARP, JOHN A. SMARTT, MORRIS A. TRAVIS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		233
B. INTEREST-BEARING BALANCES		265
2. SECURITIES		1,405
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,275
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,376	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	70	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,306
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		20
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		96
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,600
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,621
(1) NONINTEREST-BEARING	404	
(2) INTEREST-BEARING	4,217	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		117
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,738
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPITAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		100
25. SURPLUS		460
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		302
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		862
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		5,600

CERTIFICATE ISSUED MARCH 24, 1983 NO. 600

PEOPLES STATE BANK, MEEKER
MEEKER

OFFICERS-

K. WILLIAM GEIB, PRESIDENT, ROBERT P. COX, VICE-PRESIDENT/CASHIER/ SECRETARY; TERRY D. MARMON, ASSISTANT CASHIER

DIRECTORS-

JUDY ESKELSON, H. GEORGE GALLAGHER, REUBEN G. OLDLAND, J.O. WEILAND, K. WILLIAM GEIB

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		183
B. INTEREST-BEARING BALANCES		
2. SECURITIES		984
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,880	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	104	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,776
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		93
7. OTHER REAL ESTATE OWNED		130
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		162
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,728

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,170
(1) NONINTEREST-BEARING	343	
(2) INTEREST-BEARING	4,827	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		109
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,279
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	400
25. SURPLUS	49
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	449
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	5,728

CERTIFICATE ISSUED DECEMBER 30, 1970 NO. 500

FIRSTBANK OF MINTURN
MINTURN

OFFICERS-

ROGER A. BEHLER, PRESIDENT; PAUL J. GALE, VICE-PRESIDENT;
DOUGLAS L. EGLESTON, CASHIER; RANDY L. DIERS, ASSISTANT CASHIER;
ROBERT S. APPEL, SECRETARY

DIRECTORS-

ROBERT S. APPEL, ROGER A. BEHLER, DONALD J. EGAN, M.D., J. ROBERT YOUNG,
LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK,
MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS,
GEORGE C. WILLIAMS, EVERETT WILLIAMS

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1.	CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
	A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		190
	B. INTEREST-BEARING BALANCES		
2.	SECURITIES		1,312
3.	FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		439
4.	LOANS AND LEASE FINANCING RECEIVABLES:		
	A. TOTAL LOANS AND LEASES	2,944	
	B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	37	
	C. LESS ALLOCATED TRANSFER RISK RESERVE		
	D. NET LOANS AND LEASES		2,907
5.	ASSETS HELD IN TRADING ACCOUNTS		
6.	PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		64
7.	OTHER REAL ESTATE OWNED		
8.	INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9.	CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10.	INTANGIBLE ASSETS		
11.	OTHER ASSETS		70
12.	TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,982

LIABILITIES:

13.	DEPOSITS:		
	A. IN DOMESTIC OFFICES		4,545
	(1) NONINTEREST-BEARING	680	
	(2) INTEREST-BEARING	3,865	
14.	FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15.	DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16.	OTHER BORROWED MONEY		
17.	MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		25
18.	BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19.	NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20.	OTHER LIABILITIES		26
21.	TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,596
22.	LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23.	PERPETUAL PREFERRED STOCK		
24.	COMMON STOCK		100
25.	SURPLUS		200
26.	UNDIVIDED PROFITS AND CAPITAL RESERVES		86
27.	CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		386
29.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,982

CERTIFICATE ISSUED AUGUST 27, 1936 NO. 430

BANK OF MONTE VISTA
MONTE VISTA

OFFICERS-

MAHLON T. WHITE, CHAIRMAN; WILLIS H. FASSETT, JR., PRESIDENT; LINDA HAGEDORN, CASHIER/SECRETARY; J BYRON UHRICH, EXEC. VICE-PRESIDENT; JOYCE PACHECO, ASSISTANT CASHIER

DIRECTORS-

WILLIAM J. SCHUTTE, J. BYRON UHRICH, MAHLON T. WHITE, GORDON ROWE, JR., WILLIS H. FASSETT, JR.

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,498
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,317
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,875
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	18,800	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	244	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		18,556
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		401
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		1
11. OTHER ASSETS		1,165
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		38,813
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		34,050
(1) NONINTEREST-BEARING	8,887	
(2) INTEREST-BEARING	25,163	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		536
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		34,586
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		330
25. SURPLUS		1,150
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,747
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,227
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		38,813

CERTIFICATE ISSUED JULY 31, 1986 NO. 618

FIRST MOUNTAIN STATE BANK/MONTROSE
MONTROSE

OFFICERS-

C.U. O'NEILL, PRESIDENT

DIRECTORS-

HARRISON LOESCH

DECEMBER 31, 1986 000 OMITTE

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		197
B. INTEREST-BEARING BALANCES		2,836
2. SECURITIES		893
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		735
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,604	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	135	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,469
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		74
7. OTHER REAL ESTATE OWNED		134
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		303
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,641

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,045
(1) NONINTEREST-BEARING	8	
(2) INTEREST-BEARING	9,037	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		248
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		9,293
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	1,000
25. SURPLUS	200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	148
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,348
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	10,641

CERTIFICATE ISSUED NOVEMBER 15, 1978 NO. 557

MONTROSE STATE BANK
MONTROSE

OFFICERS-

JERRY B. WHITE, PRESIDENT; HERBERT L. ENSLEY, VICE-PRESIDENT; ELAINE M. MOORE, LOAN OFFICER

DIRECTORS-

BILL J. ANDERSON, JAMES W. RENFROW, A. EUGENE OMERNIK, JERRY B. WHITE, CHARLES M. ABERNATHY

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		798
B. INTEREST-BEARING BALANCES		1,000
2. SECURITIES		2,493
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,246	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	96	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,150
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		393
7. OTHER REAL ESTATE OWNED		234
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		144
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		12,712
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		11,555
(1) NONINTEREST-BEARING	2,605	
(2) INTEREST-BEARING	8,950	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		100
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		11,655
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		350
25. SURPLUS		350
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		357
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,057
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		12,712

CERTIFICATE ISSUED JANUARY 26, 1976 NO. 540

EL PASO COUNTY BANK/MONUMENT
MONUMENT

OFFICERS-

STEPHEN KERTON, PRESIDENT; JAMES W. WYSS, VICE-PRES.; MARGARET SAYERS, CASHIER/SECRETARY; RUTH E. JOHNSON, ASST. CASHIER; W.R. HANSEN, VICE-PRES./LOANS; JANET E. CUBERO, ASST. VICE-PRES./REAL ESTATE LOANS

DIRECTORS-

WINTON A. WINTER, M. KELLY DESMARTEAU, JAMES W. WYSS, STEPHEN A. KERTON, FRED C. LITTOOY

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,455
B. INTEREST-BEARING BALANCES		2,387
2. SECURITIES		5,269
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,445
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,921	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	47	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,874
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		459
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		215
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		21,104

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		19,249
(1) NONINTEREST-BEARING	4,874	
(2) INTEREST-BEARING	14,375	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		247
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		19,496
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	200
25. SURPLUS	700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	708
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	1,608
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	21,104

CERTIFICATE ISSUED JULY 5, 1972 NO. 512

MONTROSE COUNTY BANK/NATURITA
NATURITA

OFFICERS-

TERRENCE R. SULLIVAN, PRESIDENT/CASHIER/SECRETARY; DAVID G. WOOD, VICE-PRESIDENT; FINIS BARNES, ASSISTANT CASHIER; K. ANNE GARRETT, ASST. VICE-PRESIDENT

DIRECTORS-

HERMAN KAMIN, SCOTT BROWN, MICHAEL S. LOKEN, TERRENCE R. SULLIVAN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		453
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,611
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		475
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,153	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	54	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,099
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		173
7. OTHER REAL ESTATE OWNED		185
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		176
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,172
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,606
(1) NONINTEREST-BEARING	1,152	
(2) INTEREST-BEARING	5,454	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		56
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,662
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		105
25. SURPLUS		345
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		60
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		510
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,172

CERTIFICATE ISSUED JULY 8, 1974 NO. 529

CITYWIDE BANK OF NORTHGLENN
NORTHGLENN

OFFICERS-

ROBERT L. DAVIS, PRESIDENT; GEORGE T. SWEENEY, CHAIRMAN;
CHARLES R. SILLSTROP, CASHIER/SECRETARY; CYNTHIA M. PAYNE, CASHIER

DIRECTORS-

GEORGE T. SWEENEY, CHARLES R. SILLSTROP, ROBERT E. GREY,
WILLIAM G. ROSS, BARBARA J. POWERS

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,621
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,186
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,210
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,261	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	192	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,069
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,164
7. OTHER REAL ESTATE OWNED		280
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		476
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		29,006

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		26,297
(1) NONINTEREST-BEARING	8,537	
(2) INTEREST-BEARING	17,760	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		375
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		26,672
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	470
25. SURPLUS	1,100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	764
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	2,334
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	29,006

CERTIFICATE ISSUED MARCH 1, 1950 NO. 447

SAN MIGUEL BASIN STATE BANK/NORWOOD
NORWOOD

OFFICERS-

DAN D. NOBLE, PRESIDENT/TREASURER; CLINTON BOOTH, EXEC. VICE-PRESIDENT; LORNA J. LUPTON, SECRETARY; N. LAVERNE MCKEEVER, CASHIER

DIRECTORS-

DAN D. NOBLE, LORNA J. LUPTON, DONALD J. OBERTO, DAVIS M. WATSON, CLINTON W. BOOTH, THELMA L. BOOTH

DECEMBER 31, 1986		000 OMITT
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,946
B. INTEREST-BEARING BALANCES		516
2. SECURITIES		3,185
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,062	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	62	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,000
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		342
7. OTHER REAL ESTATE OWNED		979
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		218
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,686
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,771
(1) NONINTEREST-BEARING	2,766	
(2) INTEREST-BEARING	11,005	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		37
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,808
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		375
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		103
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		878
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		14,686

CERTIFICATE ISSUED AUGUST 23, 1976 NO. 544

OLATHE STATE BANK
OLATHE

OFFICERS-

WALTER J. WALDOW, PRESIDENT; JOHN R. PIERSON, EXECUTIVE VICE-PRESIDENT; DOLORES KILLEN, VICE PRESIDENT/CASHIER

DIRECTORS-

HERMAN F. BOOTH, JOHN R. PIERSON, WALLACE Q. ANDERSON, WALTER J. WADLOW

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		659
B. INTEREST-BEARING BALANCES		
2. SECURITIES		900
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	3,442	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	21	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		3,421
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		63
7. OTHER REAL ESTATE OWNED		215
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		166
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,924

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,187
(1) NONINTEREST-BEARING	1,047	
(2) INTEREST-BEARING	4,140	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		30
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,217
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	150
25. SURPLUS	250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	307
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	707
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	5,924

CERTIFICATE ISSUED AUGUST 28, 1913 NO. 270

CITIZENS STATE BANK OF OURAY
OURAY

OFFICERS-

DAVID G. WOOD, PRESIDENT; BRUCE PHILLIPS, VICE-PRESIDENT;
DONALD HANHARDT, VICE-PRESIDENT/CASHIER/SECRETARY; ILENE A. MACLENNAN,
JOSEPHINE CALHOON, ASSISTANT CASHIERS

DIRECTORS-

BRUCE PHILLIPS, JOHN A. GALLEY, JR., DONALD D. HANHARDT,
DAVID G. WOOD, RAYMOND P. WOOD II, M.D.

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,002
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,363
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	7,212	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	70	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,142
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		146
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		465
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		15,618
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,811
(1) NONINTEREST-BEARING	3,597	
(2) INTEREST-BEARING	10,214	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		63
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,900
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		180
25. SURPLUS		570
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		968
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL ~~(SUM OF~~ ITEMS 23 THROUGH 27)		1,718
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		15,618

CERTIFICATE ISSUED APRIL 27, 1908 NO. 147

CITIZENS BANK OF PAGOSA SPRINGS
PAGOSA SPRINGS

OFFICERS-

DONALD W. WINTER, PRESIDENT; PATTERSON CURTIS, EXECUTIVE VICE-PRESIDENT; JAMES W. SUTTON, VICE-PRESIDENT; JOYCE WINTER, ASSISTANT VICE-PRESIDENT; DAVID B. WINTER, CASHIER/SECRETARY; DIANE GURULE, ASST. OPERATIONS OFFICER; RICHARD CRAIG, LOAN OFFICER

DIRECTORS-

HAROLD SCHUTZ, DONALD W. WINTER, PATTERSON CURTIS, JOYCE WINTER, RONALD B. AULT

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		1,511
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		9,239
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,275
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	16,223	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	205	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		16,018
5. ASSETS HELD IN TRADING ACCOUNTS...................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		281
7. OTHER REAL ESTATE OWNED..		306
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		715
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)...........................		29,345
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		26,737
(1) NONINTEREST-BEARING...............................	6,047	
(2) INTEREST-BEARING..................................	20,690	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY...........................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.......................		
20. OTHER LIABILITIES..		218
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)......................		26,955
22. LIMITED-LIFE PREFERRED STOCK.......................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		300
25. SURPLUS..		700
26. UNDIVIDED PROFITS AND CAPITAL RESERVES.............................		1,390
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)...................		2,390
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		29,345

CERTIFICATE ISSUED AUGUST 11, 1977 NO. 550

PAONIA STATE BANK
PAONIA

OFFICERS-

DON FOSTER, PRESIDENT; ALICE CAGLE, VICE-PRESIDENT; FRED KOOGLER, JR., CASHIER/SECRETARY

DIRECTORS-

DON E. FOSTER, RACHAEL E. FOSTER, ORVILLE H. SCHNEIDER, DONALD D. HOLT, ROLLAND L. HOLT, GILBERT C. WILSON, FRED L. KOOGLER, JR.

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		506
B. INTEREST-BEARING BALANCES..		697
2. SECURITIES..		2,315
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		305
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.................................	3,939	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	71	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		3,868
5. ASSETS HELD IN TRADING ACCOUNTS.....................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		30
7. OTHER REAL ESTATE OWNED..		372
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		265
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).............................		8,358

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		7,738
(1) NONINTEREST-BEARING...............................	947	
(2) INTEREST-BEARING..................................	6,791	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES..		39
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		7,777
22. LIMITED-LIFE PREFERRED STOCK...		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		200
25. SURPLUS..		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES...............................		181
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		581
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		8,358

CERTIFICATE ISSUED MARCH 6, 1978 NO. 555

BANK OF THE WEST/PARKER
PARKER

OFFICERS-

AUGUST J. FISCHER, PRESIDENT; CAROL SHARP, VICE-PRESIDENT; JANICE HEIDRICK, CASHIER/SECRETARY; SHIRLEY LUKER, OPERATIONS OFFICER; MELODY PROFFITT, ASSISTANT VICE PRESIDENT; DEBRA HORNING, LOAN ADMIN. OFFICER; LYNNE BURG, ASSISTANT OPERATIONS OFFICER; HAZEL SHELBOURN, NEW ACCOUNTS OFFICER; MICHAELENE WALLACE, HEAD TELLER

DIRECTORS-

FRED DRANSFELDT, AUGUST J. FISCHER, CAROL SHARP, FRANK V. PHILLIPS, WALLACE E. CARROLL, JR., CHARLES S. HOVER, JR., NEAL M. PRICE

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,030
B. INTEREST-BEARING BALANCES		532
2. SECURITIES		6,730
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,150
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,672	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	192	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		15,480
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		501
7. OTHER REAL ESTATE OWNED		96
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		424
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		28,943
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		26,665
(1) NONINTEREST-BEARING	6,970	
(2) INTEREST-BEARING	19,695	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		50
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		85
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		26,800
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		378
25. SURPLUS		622
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,143
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,143
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		28,943

CERTIFICATE ISSUED FEBRUARY 8, 1979DO NO. 560

PLATTEVILLE STATE BANK
PLATTEVILLE

OFFICERS-

DONALD M. STROUP, PRESIDENT; DONALD S. CAMENGA, VICE-PRESIDENT/CASHIER; SUSAN L. PYLES, ASSISTANT VICE-PRESIDENT

DIRECTORS-

NILES S. MILLER, ROBERT H. STERKEL, A. B. TRAUTWEIN, DONALD M. STROUP

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		455
B. INTEREST-BEARING BALANCES....................................		
2. SECURITIES...		105
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,550
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	2,310	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	21	
C. LESS ALLOCATED TRANSFER RISK RESERVE..................		
D. NET LOANS AND LEASES..		2,289
5. ASSETS HELD IN TRADING ACCOUNTS..................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		217
7. OTHER REAL ESTATE OWNED..		199
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		106
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)........................		4,921
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		4,379
(1) NONINTEREST-BEARING............................	1,895	
(2) INTEREST-BEARING...............................	2,484	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY..........................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS......................		
20. OTHER LIABILITIES...		36
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).....................		4,415
22. LIMITED-LIFE PREFERRED STOCK......................................		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		250
25. SURPLUS...		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES............................		6
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)..................		506
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		4,921

CERTIFICATE ISSUED FEBRUARY 18, 1908 NO. 101

MINNEQUA BANK OF PUEBLO
PUEBLO

OFFICERS-

MAHLON T. WHITE, PRESIDENT; SAM F. FALSETTO, EXECUTIVE VICE-PRESIDENT; ROBERT FREEMAN, SR. VICE-PRESIDENT; VERNON COCHRAN, VICE-PRES./CASHIER; PHILIP BOSCHEN, CHARLINE BURKHARD, ROSE MASTERANTONIO, LUCILLE WILCOX, ROBERT W. POBST, WALTER E. CARSELLA, VICE-PRESIDENTS; MARGARET EICHMAN, SAMUEL J. KEIFFER, III, RONALD E. ORESKOVICH, CLIFFORD J. BEU, ASSISTANT VICE-PRESIDENTS; SHERRYL EDELEN, ROSE MARY MCKINNEY, ALBERTA SHORT, ASSISTANT CASHIERS; DAVID R. PERKINS, ASSISTANT VICE-PRESIDENT/ DIRECTOR OF MARKETING

DIRECTORS-

HAROLD E. MABIE, JR., WALTER J. PREDOVICH, OTTO W. SNAPP, JR., JAMES R. STJERNHOLM, JAKE T. VIDMAR, JR, BEN WEINDLING, MAHLON T. WHITE, H. EUGENE WILCOXSON, EDWARD J. DEROSE, SAM F. FALSETTO, CHARLES C. JETT

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		7,053
B. INTEREST-BEARING BALANCES		
2. SECURITIES		36,745
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		11,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	59,310	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	437	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		58,873
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		3,107
7. OTHER REAL ESTATE OWNED		2,072
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,808
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		120,958

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		110,408
(1) NONINTEREST-BEARING	20,009	
(2) INTEREST-BEARING	90,399	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,492
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		111,900
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	1,125
25. SURPLUS	3,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	4,433
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	9,058
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	120,958

CERTIFICATE ISSUED NOVEMBER 1, 1908 NO. 174

PUEBLO BANK AND TRUST COMPANY
PUEBLO

OFFICERS-

EARL LEHIGH, PRESIDENT; RON MEEK, EXEC. VICE-PRESIDENT; DAROLD DREW, SR. VICE-PRESIDENT; JAMES MCCLEARN, SR VICE-PRESIDENT/CASHIER; JAMES MURRAY, STEVEN E. MELVIN, ROBERT J. PATTEE, JR. VICE PRESIDENTS/TRUST OFFICERS; SHERMAN FRENCH, GERALD SHORT, KENNETH HUNTER, MARTHA RECTOR, GARY KEHR, VICE-PRESIDENTS; O. FRANK JACKSON, AUDITOR; ARTHUR LANE, CAROL CARTER, NICK SAULTERS, ASST. VICE PRESIDENTS; DENNIS KASTELIC, ASST. CASHIER; DOROTHY STANFORD, ASST. TRUST OFFICER; NANCY D. GERLOCK, MARKETING OFFICER; KATHLEEN MIKATICH, LOAN OPERATIONS OFFICER; KEITH JOHNSON, INSTALLMENT OFFICER; DAVID ESGAR, COMMERCIAL LOAN OFFICER; SHARON DRAKE, R.E. LOAN OFFICER; DOROTHY JACKLOVICH, CONSUMER LOAN OFFICER; JAMES HADDICUN, TRUST OPERATIONS OFFICER

DIRECTORS-

EARL F. LEHIGH, RICK SIMPSON, WILLIAM A. SIMPSON, EDWARD TYNAN, THOMAS R. WELTE, FREDERICK A. ESGAR, FRANK ALLEN, DAVID ESGAR, ROLAND FARICY, KERRY D. GLADNEY, JAMES H. KRIKLAND, ROBERT L. KIRSCHT, RON MEEK

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		11,605
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		35,246
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		21,300
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	62,918	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	982	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		61,936
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,272
7. OTHER REAL ESTATE OWNED		919
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		2,026
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		135,404

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		117,207
(1) NONINTEREST-BEARING	21,103	
(2) INTEREST-BEARING	96,104	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		6,815
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		550
16. OTHER BORROWED MONEY		505
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		1,749
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		126,826
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	1,250
25. SURPLUS	4,250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	3,078
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	8,578
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	135,404

CERTIFICATE ISSUED JANUARY 14, 1980 NO. 568

PUEBLO BOULEVARD BANK
PUEBLO

OFFICERS-

LAWRENCE M. PEARSON, PRESIDENT AND CHIEF EXECUTIVE OFFICER; MARK A. MILLER,VICE-PRESIDENT/CASHIER; JACQUELINE C. TACK, ASSISTANT CASHIER; BETTY M. HUNKER, CUSTOMER SERVICE OFFICER

DIRECTORS-

EUGENE RIKE, KEITH B. SMOKSTAD, REGINALD C. LANDRUM, LAWRENCE PEARSON, WILLIAM M. LEWALLEN, JR. M.D., SUE MASTRO, LYNN M. PHELPS, M.D.

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		936
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		1,227
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		345
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,813	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	48	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,765
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		92
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		79
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,544
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,569
(1) NONINTEREST-BEARING	1,692	
(2) INTEREST-BEARING	4,877	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		79
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		6,648
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		350
25. SURPLUS		250
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		296
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		896
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,544

CERTIFICATE ISSUED NOVEMBER 14, 1950 NO. 451

UNITED BANK OF PUEBLO
PUEBLO

OFFICERS-

CRAIG A. OCKERS, PRESIDENT; VINCENT L. VIGIL, SR. VICE-PRESIDENT; JOYCE SOCIER, CASHIER; NANCY E. SELBY, VICE-PRESIDENT; ROBERT D. ASLINGER, MAXINE BARTLESON, ASSISTANT VICE-PRESIDENTS; DALLAS HIJAR, JAMES M. MAHLBERG, LOAN OFFICERS; CARMELLA SCOGGIN, PERSONAL BANKING OFFICER

DIRECTORS-

M. ERNAMARIE WILLIAMS, ROBERT H. RICE, JEROME L. LINDBERG, BRET KELLY, JOHN T. AGUILERA, RICHARD B. CAPECK, WALTER D. CARROLL, CRAIG A. OCKERS, THOMAS T. FARLEY, STRAUD J. FREDREGILL, WILLIAM A. GOWER, SAM T. MUSSO, ROBERT A. JACKSON, ETHELYN POTESTIO

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		6,087
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,175
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,250
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	38,389	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	753	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		37,636
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,958
7. OTHER REAL ESTATE OWNED		1,008
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,273
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		58,387
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		52,636
(1) NONINTEREST-BEARING	13,079	
(2) INTEREST-BEARING	39,557	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		986
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		644
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		54,266
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,000
25. SURPLUS		1,750
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,371
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,121
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		58,387

CERTIFICATE ISSUED JANUARY 18, 1982 NO. 588

BANK OF SOUTHERN COLORADO/PUEBLO WEST
PUEBLO WEST

OFFICERS-

TRAVIS L. WALLER, PRESIDENT; RONALD C. WALLER, CASHIER

DIRECTORS-

TRAVIS L. WALLER, WILLIAM M. HIX, G. G. ANDERSON, HENRY PARKER, LAWRENCE POLINSKI, HOWARD C. BRUNER.

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		414
B. INTEREST-BEARING BALANCES		
2. SECURITIES		217
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,802	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	28	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,774
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		354
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		43
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		4,302
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		3,569
(1) NONINTEREST-BEARING	692	
(2) INTEREST-BEARING	2,877	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		15
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		3,584
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		351
25. SURPLUS		200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		167
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		718
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		4,302

CERTIFICATE ISSUED JANUARY 21, 1963 NO. 479

BANK OF RANGELY
RANGELY

OFFICERS-

BOB H. WHITE, PRESIDENT; JON L. BLOCKER, VICE-PRES./CASHIER/SECRETARY

DIRECTORS-

NED E. OYLER, BOB H. WHITE, JON L. BLOCKER, F.L. SEEBAUM, HAROLD WARDELL

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		858
B. INTEREST-BEARING BALANCES		
2. SECURITIES		7,043
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,190	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	100	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,090
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		103
7. OTHER REAL ESTATE OWNED		275
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		227
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		13,596
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		12,317
(1) NONINTEREST-BEARING	1,924	
(2) INTEREST-BEARING	10,393	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		83
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		12,400
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		190
25. SURPLUS		510
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		496
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,196
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		13,596

CERTIFICATE ISSUED MAY 13, 1983 NO. 602

RIO BLANCO STATE BANK/RANGELY
RANGELY

OFFICERS-

E. A. GUTHRIE, PRESIDENT; JAMES NICHOLS, VICE-PRESIDENT;
CLAUDIA K. CAMPBELL, CASHIER/SECRETARY

DIRECTORS-

LOWELL LEAVITT, HERSHL B. PILCHER, JOHN K. TUCKER, KEITH E. POOLE,
CARL B. RECTOR, H. ROBERT COTT, E.A. GUTHRIE

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		422
B. INTEREST-BEARING BALANCES		563
2. SECURITIES		2,673
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		325
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,210	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	46	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,164
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		84
7. OTHER REAL ESTATE OWNED		68
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		346
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,645
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,885
(1) NONINTEREST-BEARING	1,372	
(2) INTEREST-BEARING	6,513	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		21
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,906
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		239
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		739
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,645

CERTIFICATE ISSUED NOVEMBER 6, 1981 NO. 587

REGIONAL BANK OF RIFLE
RIFLE

OFFICERS-

GARY S. WARD, PRESIDENT; WILLIAM L. CRUMB, VICE PRESIDENT, CASHIER/ SECRETARY

DIRECTORS-

SIDNEY AZEEZ, FRANK SCARPA, DONALD CURRIE, RUSSELL GEORGE, WALTER GEORGE, RICHARD JOLLEY, WILLIAM MOULTON, GARY WARD

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,715
B. INTEREST-BEARING BALANCES		389
2. SECURITIES		1,479
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		6,455
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,495	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	83	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,412
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		260
7. OTHER REAL ESTATE OWNED		494
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		256
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,460

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,820
(1) NONINTEREST-BEARING	4,547	
(2) INTEREST-BEARING	11,273	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		66
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,886
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	427
25. SURPLUS	100
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	47
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	574
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	16,460

CERTIFICATE ISSUED JANUARY 5, 1949 NO. 445

EMPIRE STATE BANK/ROCKY FORD
ROCKY FORD

OFFICERS-

P.G. KREPS, PRESIDENT; ALFRED L. KREPS, DENNIS KREPS, VICE-PRESIDENTS; DENNIS L. KREPS, CASHIER; CANDICE KREPS, ASSISTANT CASHIER

DIRECTORS-

FRANK HOLDER, R.G. LOFLIN, LARRY CHENEY, P.G. KREPS, PAULINE GOODWIN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		549
B. INTEREST-BEARING BALANCES		1,176
2. SECURITIES		1,765
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		470
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,501	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	25	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,476
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		95
7. OTHER REAL ESTATE OWNED		45
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		760
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,336
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		7,875
(1) NONINTEREST-BEARING	1,119	
(2) INTEREST-BEARING	6,756	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		134
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,009
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		470
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		657
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,327
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,336

CERTIFICATE ISSUED APRIL 22, 1975 NO. 531

CHAFFEE COUNTY BANK/SALIDA
SALIDA

OFFICERS-

CHARLES J. FORSTER, PRESIDENT; DENNIS MITCHELL, JEFFREY D. SNYDER, VICE-PRESIDENTS; ELIZABETH PROPERNICK, CASHIER/SECRETARY; HELEN DOSS, LOAN OPERATIONS OFFICER

DIRECTORS-

WENDELL F. HUTCHINSON, DONALD R. MCQUEEN, THOMAS G. SANDELL, W. GERRY IMIG, BILL J. ANDERSON

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		2,359
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,252
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,425
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,053	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	155	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		11,898
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		460
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		323
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,717
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22,233
(1) NONINTEREST-BEARING	3,210	
(2) INTEREST-BEARING	19,023	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		360
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		151
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		22,744
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		973
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,973
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		24,717

CERTIFICATE ISSUED JUNE 14, 1963 NO. 480

VALLEY BANK OF SECURITY
SECURITY

OFFICERS-

GEORGE W. DUNCAN, JR., PRESIDENT; TOM MASER, SR. VICE-PRESIDENT; SUZANNE CLIFT, VICE-PRESIDENT/CASHIER; PAUL M. KAHRS, AUDITOR; DAN ANDERSON, MARY JEAN CIEMIEWICZ, ASSISTANT VICE-PRESIDENTS; CATHY SUNDAY, CONSUMER LOAN OFFICER

DIRECTORS-

LEO H. VERVERS, GEORGE W. DUNCAN, JR., A.K. STEMLER, FREDERICK MIENTKA, NICHOLAS L. LOVITT, EUGENE G. HOLT, MICHAEL B. MCDONELL, CHARLES VERVERS

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,387
B. INTEREST-BEARING BALANCES		99
2. SECURITIES		4,281
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		5,975
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	20,990	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	144	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		20,846
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,144
7. OTHER REAL ESTATE OWNED		57
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		866
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		37,655

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		32,727
(1) NONINTEREST-BEARING	9,666	
(2) INTEREST-BEARING	23,061	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		480
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		481
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		209
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		33,897
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	878
25. SURPLUS	1,122
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	1,758
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	3,758
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	37,655

CERTIFICATE ISSUED JULY 8, 1974 NO. 528

ALPINE BANK OF SNOWMASS/SNOWMASS VILLAGE
SNOWMASS VILLAGE

OFFICERS-

STEVE BRIGGS, PRESIDENT; STAN KORNASIEWICZ, VICE PRESIDENT; DOROTHY BAILEY, ASSISTANT CASHIER

DIRECTORS-

J. ROBERT YOUNG, WILLIAM B. VOLLBRACHT, RODNEY E. SLIFER, JOHN COOPER, WALLACE A.E. DEBEQUE, ERNEST GIANINETTI, PETER N. GUY, WALLY DALLENBACH, ROBERT F. DOWNS, JACK E. EDGINGTON

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,774
B. INTEREST-BEARING BALANCES		1,200
2. SECURITIES		4,499
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,040
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	13,075	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	253	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,822
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		383
7. OTHER REAL ESTATE OWNED		221
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		359
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		24,298

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		22,980
(1) NONINTEREST-BEARING	5,021	
(2) INTEREST-BEARING	17,959	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		103
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		23,083
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		260
25. SURPLUS		380
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		575
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,215
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		24,298

CERTIFICATE ISSUED FEBRUARY 22, 1978 NO. 554

BACA STATE BANK/SPRINGFIELD
SPRINGFIELD

OFFICERS-

RICHARD PATTERSON, PRESIDENT; ROBERT DOWELL, DONNA DOWELL, VICE-PRES.; HALLIE JORDAN, CASHIER/SECRETARY; NORMA MCELROY, ASST. CASHIER

DIRECTORS-

OLEN H. HARDY, GLENN DROSSELMEYER, JOHN MORRISON, JR., BERNARD C. NEILL, RICHARD H. PATTERSON, FRANK WILLSON

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,805
B. INTEREST-BEARING BALANCES		
2. SECURITIES		21,903
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,804	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	56	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,748
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		247
7. OTHER REAL ESTATE OWNED		250
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		104
11. OTHER ASSETS		596
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		33,053
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		30,311
(1) NONINTEREST-BEARING	2,315	
(2) INTEREST-BEARING	27,996	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		357
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		30,668
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		400
25. SURPLUS		800
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,185
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,385
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		33,053

CERTIFICATE ISSUED MAY 8, 1975 NO. 533

UNITED BANK OF STEAMBOAT SPRINGS
STEAMBOAT SPRINGS

OFFICERS-

DALE A. PETERS, PRESIDENT; JIM WINTER, EDWARD GOODYEAR, VICE-PRESIDENTS; JULIE WALSH, CASHIER; SHARON HICKAM, ASSISTANT CASHIER/SECRETARY; ARLENE KENNEDY, COMPLIANCE OFFICER

DIRECTORS-

THOMAS SHARP, PAUL W. SMITH, GLADYS WERNER WALKER, RICHARD E. YEAGER, DALE A. PETERS, TY LOCKHART, WILLIAM D. LORING, ROBERT G. MOSS, MARVIN CRAWFORD

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,077
B. INTEREST-BEARING BALANCES		
2. SECURITIES		2,631
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,100
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	15,025	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	226	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		14,799
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,046
7. OTHER REAL ESTATE OWNED		107
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		386
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		23,146
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		21,139
(1) NONINTEREST-BEARING	4,660	
(2) INTEREST-BEARING	16,479	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		57
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		106
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		21,302
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		377
25. SURPLUS		953
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		514
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,844
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		23,146

CERTIFICATE ISSUED MAY 2, 1918 NO. 346

COMMERCIAL SAVINGS BANK OF STERLING
STERLING

OFFICERS-

JERRY C. REEVES, PRESIDENT; WAYNE J. PIMPLE, SR. VICE-PRESIDENT; DAN LONG, EXECUTIVE VICE-PRESIDENT; STEPHEN MAY, CASHIER/VICE-PRESIDENT; TERRENCE SANGER, ROBERT A. MCCARTY, JOHN DZUROVCHIN, VICE-PRESIDENTS; BRETT WATSON, BETTY J. MCKEE, ASSISTANT VICE-PRESIDENTS; ETTA J. MCKEE, OPERATIONS OFFICER

DIRECTORS-

GALEN BAMFORD, VERNON H. CARTER, JON P. COATES, ROBERT MCATEE, JOHN NICHOLS, THOMAS A. PAISON, WAYNE PIMPLE, JERRY C. REEVES, RICHARD W. DOWIS, WILLIAM C. RAMEY

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,980
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,217
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,550
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	42,686	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	813	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		41,873
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		717
7. OTHER REAL ESTATE OWNED		982
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,419
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		59,738
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		53,487
(1) NONINTEREST-BEARING	6,294	
(2) INTEREST-BEARING	47,193	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		81
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		337
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		53,905
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		450
25. SURPLUS		2,550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,833
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		5,833
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		59,738

CERTIFICATE ISSUED FEBRUARY 14, 1925 NO. 417

INTRAWEST BANK OF STERLING
STERLING

OFFICERS-

L. DEAN HILER, PRESIDENT; DEAN KASPER EXECUTIVE VICE-PRESIDENT; ROBERT HESSLER, SR. VICE-PRESIDENT/SR. LOAN OFFICER; THOMAS L. THOMAS, VICE-PRESIDENT; ROGER BELLENDIR, ASSISTANT VICE-PRESIDENT/CASHIER; C. BRAD ANDERSON, ASSISTANT VICE-PRESIDENT-FARM SERVICE; L.J. SMITH, JAMES L. BOWEY, ASST. VICE-PRESIDENTS; EUGENE E. ANDERSON, ASST. VICE-PRESIDENT/FINANCIAL OFFICER; HELEN MORGAN, ASST. VICE-PRESIDENT/ACCTNG./PERSONNEL; MERLE A. SCHULZ, ASST. VICE-PRESIDENT/CONSUMER BANKING; LAURINE LEWIS, CONSUMER LOAN OFFICER; CAROL F. PFEIFER, CORPORATE SECRT.

DIRECTORS -

KENNETH E. ANDERSON, HENRY F. SCHAFFER, E.S. VAN BERG, HERBERT H. VANDEMOER, FRANK H. WALSH, L. DEAN HILER, DEAN E. KASPER, CLAYTON G. MAMMEL, REX MONAHAN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		5,374
B. INTEREST-BEARING BALANCES..		
2. SECURITIES...		31,491
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		11,000
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES....................................	43,082	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	884	
C. LESS ALLOCATED TRANSFER RISK RESERVE.....................		
D. NET LOANS AND LEASES..		42,198
5. ASSETS HELD IN TRADING ACCOUNTS..		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		563
7. OTHER REAL ESTATE OWNED..		1,321
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS...		
11. OTHER ASSETS..		1,922
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)..............................		93,869
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		85,468
(1) NONINTEREST-BEARING..............................	10,542	
(2) INTEREST-BEARING.................................	74,926	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY..............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		6
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.........................		
20. OTHER LIABILITIES...		703
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)........................		86,177
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK...		
24. COMMON STOCK..		2,000
25. SURPLUS...		5,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES................................		692
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS...................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27).....................		7,692
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		93,869

CERTIFICATE ISSUED JUNE 27, 1969 NO. 495

BANK OF TELLURIDE
TELLURIDE

OFFICERS-

MICHAEL S. LOKEN, PRESIDENT; F. WILLIAM DODGE, VICE-PRESIDENT/CASHIER/ SECRETARY; EDITH GOLDSWORTHY, ASST. VICE PRESIDENT; JOHN G. WILLIAMS, ASSISTANT CASHIER

DIRECTORS-

GERALD RACE, DAVID J. MALLETTE, SCOTT V. BROWN,
HERMAN KAMIN, MICHAEL S. LOKEN, TERRENCE R. SULLIVAN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		3,452
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		2,710
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		2,200
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES.................................	9,955	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	173	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		9,782
5. ASSETS HELD IN TRADING ACCOUNTS..		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		283
7. OTHER REAL ESTATE OWNED...		16
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		288
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).............................		18,731
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		17,516
(1) NONINTEREST-BEARING..................................	6,149	
(2) INTEREST-BEARING.....................................	11,367	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY..............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.........................		
20. OTHER LIABILITIES..		65
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)........................		17,581
22. LIMITED-LIFE PREFERRED STOCK...		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		75
25. SURPLUS...		495
26. UNDIVIDED PROFITS AND CAPITAL RESERVES................................		580
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		1,150
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		18,731

CERTIFICATE ISSUED JULY 3, 1985 NO. 614

CITYWIDE BANK OF THORNTON
THORNTON

OFFICERS-

GEORGE T. SWEENEY, CHAIRMAN; HAROLD R. LACY, PRESIDENT;
CHARLES R. SILLSTROP, CASHIER/SECRETARY

DIRECTORS-

HAROLD R. LACY, BARBARA J. POWERS, WILLIAM G. ROSS,
CHARLES R. SILLSTROP, GEORGE T. SWEENEY

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		556
B. INTEREST-BEARING BALANCES		
2. SECURITIES		525
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,866	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	23	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,843
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		695
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		123
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		8,742
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		6,650
(1) NONINTEREST-BEARING	1,480	
(2) INTEREST-BEARING	5,170	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		600
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		60
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		7,310
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		132
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,432
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		8,742

CERTIFICATE ISSUED FEBRUARY 7, 1963 NO. 478

NORTH VALLEY BANK/THORNTON
THORNTON

OFFICERS-

IVAN FUGATE, PRESIDENT; JOHN RICOTTA, DAVID MANLEY, JR. SR. VICE-PRESIDENTS; ROBERT BERRY, EXECUTIVE VICE-PRESIDENT; CASSANDRA TYRRELL, SR. VICE-PRESIDENT/CASHIER; P. WENDELL MEADOWS, SANDRA BLACKMORE, MARY ANN RECORD, VICE-PRESIDENTS; ROSA LEE SAMUELS, ASST. TO PRESIDENT; MYRTLE ANN WATSON, FINANCIAL SERVICES OFFICER; GREGORY R. STREVEY, INSTALLMENT LOAN OFFICER

DIRECTORS-

JOHN M. RICOTTA, IVAN D. FUGATE, JAMES W. LANGLEY, JOHN W. BIERNHAM, PAUL R. MULLEN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,938
B. INTEREST-BEARING BALANCES		849
2. SECURITIES		9,367
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		3,265
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	24,843	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	261	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		24,582
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		698
7. OTHER REAL ESTATE OWNED		497
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		693
12. TOTAL ASSETS (SUM OF ITEMS) THROUGH 11)		44,889
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		39,384
(1) NONINTEREST-BEARING	14,730	
(2) INTEREST-BEARING	24,654	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		361
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		433
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		40,178
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		800
25. SURPLUS		1,200
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		2,711
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		4,711
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		44,889

CERTIFICATE ISSUED NOVEMBER 24, 1967 NO. 490

FIRSTBANK OF VAIL
VAIL

OFFICERS-

ROGER A. BEHLER, PRESIDENT; MARK RISTOW, EXEC. VICE-PRESIDENT/CASHIER; KEVIN P. MCDONALD, ASSISTANT CASHIER; ROBERT S. APPEL, SECRETARY

DIRECTORS-

ROBERT S. APPEL, ROGER A. BEHLER, DONALD J. EGAN, M.D., J. ROBERT YOUNG, LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE C. WILLIAMS, EVERETT WILLIAMS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		9,228
B. INTEREST-BEARING BALANCES		
2. SECURITIES		14,001
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		2,400
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	40,210	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	399	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		39,811
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		1,498
7. OTHER REAL ESTATE OWNED		168
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,188
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		68,294
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		63,427
(1) NONINTEREST-BEARING	19,405	
(2) INTEREST-BEARING	44,022	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		277
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		450
20. OTHER LIABILITIES		412
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		64,566
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		1,100
25. SURPLUS		1,500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,128
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		3,728
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		68,294

CERTIFICATE ISSUED FEBRUARY 7, 1955 NO. 459

NORTH PARK STATE BANK/WALDEN
WALDEN

OFFICERS-

CHRIS M. FURNEAUX, PRESIDENT; RICHARD W. PEDEN, VICE-PRESIDENT/CASHIER; RUTH T. FURNEAUX, SECRETARY; ROSA M. DOWDELL, VICE-PRESIDENT; DAPHANE J. SWANEY, ASST. CASHIER

DIRECTORS-

CHRIS M. FURNEAUX, RUTH T. FURNEAUX, DAVID E. WATTENBERG, ROSA M. DOWDELL, RICHARD W. PEDEN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN.................		772
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		3,627
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,370
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES..................................	4,044	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	73	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		3,971
5. ASSETS HELD IN TRADING ACCOUNTS.......................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		112
7. OTHER REAL ESTATE OWNED...		21
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		5
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		167
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).............................		10,045
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		8,917
(1) NONINTEREST-BEARING.................................	2,207	
(2) INTEREST-BEARING....................................	6,710	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES..		86
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		9,003
22. LIMITED-LIFE PREFERRED STOCK...		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		150
25. SURPLUS..		475
26. UNDIVIDED PROFITS AND CAPITAL RESERVES...............................		417
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS...................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		1,042
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		10,045

CERTIFICATE ISSUED JULY 31, 1916 NO. 313

COLORADO STATE BANK/WALSH
WALSH

OFFICERS-

LARRY E. HARPER, PRESIDENT; GARY BRYAN, EXECUTIVE VICE-PRESIDENT; JUDY BEZONA, VICE-PRESIDENT/CASHIER; VICKY GOWIN, ASSISTANT CASHIER

DIRECTORS-

ROBERT H. LEXVOLD, LARRY E. HARPER, GARY BRYAN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,578
B. INTEREST-BEARING BALANCES		
2. SECURITIES		1,350
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		575
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	12,216	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	90	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		12,126
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		342
7. OTHER REAL ESTATE OWNED		18
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		675
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,664
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,243
(1) NONINTEREST-BEARING	1,648	
(2) INTEREST-BEARING	13,595	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		168
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,411
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		503
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,253
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		16,664

CERTIFICATE ISSUED DECEMBER 27, 1978 NO. 559

CUSTER COUNTY BANK/WESTCLIFFE
WESTCLIFFE

OFFICERS-

BILL BOWLDS, PRESIDENT; BRENT FRAZEE, SR. VICE-PRESIDENT/CASHIER

DIRECTORS-

BILL BOWLDS, BRENT FRAZEE, STANLEY A. COLEMAN, J. ROGER COLLINS, EARL E. CRESS, ROBERT B. DONLEY, VERNA JEAN RUSK, ROBERT M. SENDERHAUF; ROBERT L. PARKER, ADVISORY DIRECTOR

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		695
B. INTEREST-BEARING BALANCES		
2. SECURITIES		687
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		650
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	2,796	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	45	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		2,751
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		120
7. OTHER REAL ESTATE OWNED		217
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		191
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		5,311

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		4,660
(1) NONINTEREST-BEARING	1,134	
(2) INTEREST-BEARING	3,526	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		47
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		4,707
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	200
25. SURPLUS	159
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	245
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	604
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	5,311

CERTIFICATE ISSUED JULY 29, 1982 NO. 594

BANK OF WESTMINSTER
WESTMINSTER

OFFICERS-

DAN DOERGE, PRESIDENT/EXEC. VICE-PRESIDENT; TOM HARMAN, VICE-PRESIDENT; WANDA S. SMITH, VICE-PRESIDENT/CASHIER; DIANNE E. STEELE, LOAN OFFICER; BENNA K. LEINWAND, CHARLES MYERS, ASST. OPERATIONS OFFICERS; DON L. HAAVE, ASSISTANT VICE-PRESIDENT

DIRECTORS-

CRAIG A. CARLSON, M. KENT WINKER, GARY T. POTTER, RICHARD A. GARTRELL, C.E. SNOW

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,206
B. INTEREST-BEARING BALANCES		
2. SECURITIES		222
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		730
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,008	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	266	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		7,742
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		445
7. OTHER REAL ESTATE OWNED		164
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		184
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		10,693
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		9,952
(1) NONINTEREST-BEARING	3,065	
(2) INTEREST-BEARING	6,887	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		128
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		165
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		10,245
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		500
25. SURPLUS		52-
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		448
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		10,693

CERTIFICATE ISSUED FEBRUARY 4, 1970 NO. 498

CITIZENS BANK/WESTMINSTER
WESTMINSTER

OFFICERS-

THOMAS M. JONES, PRESIDENT; CARL CHARETTE, EXECUTIVE VICE PRESIDENT; MARY JANE HANSEN, VICE-PRESIDENT/CASHIER; PAMELA SMALLEY, MORTGAGE LOAN OFFICER; ROBERT A. WANDERSCHEID, TERRY MURPHY, ASST. VICE-PRESIDENTS; CHERI PAERSCHKE, LEANNE GLASGOW, LOAN OFFICERS; LINDA RICHARDS, SUSIE LANGLEE, JUNE PARRECO, ASSISTANT CASHIERS; TOM JONES II, ASSISTANT COLLECTION OFFICER

DIRECTORS-

THOMAS M. JONES, KENNETH A. PLATT, DONALD H. HOCH, DONALD K. HOGOBOOM, BERGER G. WALLIN, PAUL F. GLASGOW, WILBUR FLACHMAN, STEPHEN C. THOMASON, JERRY J. TEPPER

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		3,243
B. INTEREST-BEARING BALANCES		
2. SECURITIES		5,107
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		350
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	25,110	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	200	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		24,910
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		835
7. OTHER REAL ESTATE OWNED		439
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		910
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		35,794

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		32,801
(1) NONINTEREST-BEARING	11,556	
(2) INTEREST-BEARING	21,245	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		69
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		195
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		33,065
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	750
25. SURPLUS	750
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	1,229
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	2,729
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	35,794

CERTIFICATE ISSUED JANUARY 23, 1986 NO. 617

UNITED BANK OF WESTMINSTER
WESTMINSTER

OFFICERS-

KENNETH W. ZELIE, PRESIDENT; JOANNE CHRISTENSON, CASHIER/VICE-PRESIDENT; B.J. STELLING, CEO; MARK WALKER, CAROL STRENO, ADP

DIRECTORS-

MICHAEL S. BYRNE, KERMIT L. DARKEY, ROBERT H. DRESSEL, B.J. STELLING, ALVERN K. GARDNER, WILLIAM E. GREENEWALD, EUGENE A. LANG, JOHN A. TERHAR, SR., KENNETH W. ZELIE

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		605
B. INTEREST-BEARING BALANCES		500
2. SECURITIES		236
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		975
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	4,309	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	41	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		4,268
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		458
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		170
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		7,212
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		5,774
(1) NONINTEREST-BEARING	1,069	
(2) INTEREST-BEARING	4,705	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		5
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		49
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		5,828
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		600
25. SURPLUS		600
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		184
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,384
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		7,212

CERTIFICATE ISSUED DECEMBER 17, 1973 NO. 524

CITYWIDE BANK OF APPLEWOOD/WHEAT RIDGE
WHEAT RIDGE

OFFICERS-

GEORGE T. SWEENEY, PRESIDENT; BARBARA J POWERS, CHAIRMAN OF THE BOARD; ROBERT K. HOYLE, VICE PRESIDENT; CYNTHIA M. PAYNE, VICE PRESIDENT/ CASHIER; LINDA N. ALEXANDER, ASSISTANT CASHIER

DIRECTORS-

WILLIAM G. ROSS, PAUL R. BERGLUND, JOHN H. DAHL, M.D., TOM F. DRIVER, M.D., GEORGE T. SWEENEY, BARBARA J. POWERS, JAMES T. RUTHERFORD, HAROLD LACY, CHARLES R. SILLSTROP, DR. THOMAS I. SWEENEY

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		4,885
B. INTEREST-BEARING BALANCES		1,000
2. SECURITIES		5,191
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		4,940
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	41,493	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	396	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		41,097
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		2,412
7. OTHER REAL ESTATE OWNED		824
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		724
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		61,073

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		55,661
(1) NONINTEREST-BEARING	9,562	
(2) INTEREST-BEARING	46,099	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		450
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		56,111
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	720
25. SURPLUS	1,340
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	2,902
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	4,962
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	61,073

CERTIFICATE ISSUED SEPTEMBER 30, 1985 NO. 615

INTERNATIONAL BANK OF WHEAT RIDGE
WHEAT RIDGE

OFFICERS-

CHARLES H. SMUKLER, CHAIRMAN OF BOARD; JOHN R. SIMMONS, PRESIDENT; MICHELLE DEWIT, CASHIER; KATHRYN S. FUJITA, LOAN ADMINISTRATION OFFICER

DIRECTORS-

CHARLES H. SMUKLER, THOMAS H. CONNELLY, STEPHEN G. SEAY, JOANN CORN, MERLE E. ALBRECHT, JACK C. KENT, RICHARD M. KREUTZER, RICHARD TUCKER, LEE NORGREN, JOHN R. SIMMONS

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		700
B. INTEREST-BEARING BALANCES		
2. SECURITIES		6,572
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		95
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	6,567	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	14	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		6,553
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		339
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		288
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		14,547
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		13,032
(1) NONINTEREST-BEARING	1,486	
(2) INTEREST-BEARING	11,546	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		53
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		13,085
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		700
25. SURPLUS		500
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		262
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,462
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		14,547

CERTIFICATE ISSUED AUGUST 31, 1971 NO. 506

FIRST STATE BANK OF WIGGINS
WIGGINS

OFFICERS-

CRAIG L. TRAUTWEIN, PRESIDENT; PERRY A. FUGATE, VICE-PRESIDENT;
LAURA J. TRAUTWEIN, CASHIER/SECRETARY

DIRECTORS-

L. R. CHRISTENSEN, HENRY KAMMERZELL, DELBERT TEETS, CRAIG L. TRAUTWEIN,
LAURA J. TRAUTWEIN

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		747
B. INTEREST-BEARING BALANCES...		198
2. SECURITIES..		1,277
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,265
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	3,445	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES..............	38	
C. LESS ALLOCATED TRANSFER RISK RESERVE...................		
D. NET LOANS AND LEASES..		3,407
5. ASSETS HELD IN TRADING ACCOUNTS......................................		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES).............		10
7. OTHER REAL ESTATE OWNED..		272
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		212
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).............................		7,388
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES...		6,631
(1) NONINTEREST-BEARING................................	1,938	
(2) INTEREST-BEARING...................................	4,693	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.............................		
16. OTHER BORROWED MONEY...		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		59
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS........................		
20. OTHER LIABILITIES..		43
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		6,733
22. LIMITED-LIFE PREFERRED STOCK...		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		106
25. SURPLUS..		394
26. UNDIVIDED PROFITS AND CAPITAL RESERVES...............................		155
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		655
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		7,388

CERTIFICATE ISSUED APRIL 4, 1908 NO. 123

STATE BANK OF WILEY
WILEY

OFFICERS-

FREDERICK A. ESGAR, PRESIDENT; HAROLD V. SMITH, VICE-PRESIDENT;
ROBERT ENGLAND, CASHIER/SECRETARY

DIRECTORS-

FREDERICK A. ESGAR, ARTHUR F. ESGAR, RUBEN R. WOLLERT, ROBERT R. TEMPEL,
MARJORIE C. LUBBERS, HERBERT REYHER, DARRELL W. HAYS, KEITH UHLAND

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,993
B. INTEREST-BEARING BALANCES		495
2. SECURITIES		4,769
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,950
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	9,520	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	80	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		9,440
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		181
7. OTHER REAL ESTATE OWNED		84
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		361
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		19,273

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,706
(1) NONINTEREST-BEARING	3,181	
(2) INTEREST-BEARING	12,525	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		138
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,844
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK	
24. COMMON STOCK	110
25. SURPLUS	2,090
26. UNDIVIDED PROFITS AND CAPITAL RESERVES	1,229
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS	
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)	3,429
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)	19,273

CERTIFICATE ISSUED JANUARY 27, 1978 NO. 552

BANK OF WINDSOR
WINDSOR

OFFICERS-

M. G. YLARRAZ, PRESIDENT; LARRY SEASTROM, VICE-PRESIDENT;
A. DELOREIS WILHELM, ASST. CASHIER; MARK FRANCISCO, CASHIER/SECRETARY

DIRECTORS-

M. G. YLARRAZ, ROBERT E. EHRLICH, MARJORIE, A. KADLUB, P.E. MCCARTHY,
ED DUGGAN, LUTHER E. HARRIS, LARRY G. SEASTROM

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		931
B. INTEREST-BEARING BALANCES		100
2. SECURITIES		2,981
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,750
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	10,224	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	60	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		10,164
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		90
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		318
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		16,334
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		15,042
(1) NONINTEREST-BEARING	2,080	
(2) INTEREST-BEARING	12,962	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		25
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		157
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		15,224
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		200
25. SURPLUS		404
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		506
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,110
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		16,334

CERTIFICATE ISSUED DECEMBER 13, 1971 NO. 508

BANK OF WINTER PARK
WINTER PARK

OFFICERS-

RICHARD W. RAMLER, PRESIDENT; RONALD R. LOUDEN, VICE-PRESIDENT; PATRICIA A. HOWE, ASSISTANT VICE-PRESIDENT/CASHIER/SECRETARY; DONALD E. KRIEGER, ASSISTANT VICE-PRESIDENT/ASSISTANT CASHIER; LINDA R. CURE, LOAN OFFICER

DIRECTORS-

ROBERT W. ISHAM, ELEANOR J. ISHAM, RICHARD R. MULLIGAN, RICHARD RAMLER, ALBERT C. WHITE, GERALD F. GROSWOLD, LARRY S. CHANCE, DAN LEAHY, GEORGE ENGEL

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN................		1,546
B. INTEREST-BEARING BALANCES..		
2. SECURITIES..		1,101
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL...		1,418
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES................................	22,636	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES...............	905	
C. LESS ALLOCATED TRANSFER RISK RESERVE....................		
D. NET LOANS AND LEASES..		21,731
5. ASSETS HELD IN TRADING ACCOUNTS...		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)............		176
7. OTHER REAL ESTATE OWNED...		3,231
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES..		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING.........		
10. INTANGIBLE ASSETS..		
11. OTHER ASSETS...		1,358
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11).............................		30,561
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES..		27,279
(1) NONINTEREST-BEARING..................................	5,291	
(2) INTEREST-BEARING.....................................	21,988	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE....		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY.............................		
16. OTHER BORROWED MONEY..		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES.......		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING.............		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS.........................		
20. OTHER LIABILITIES..		1,250
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20).......................		28,529
22. LIMITED-LIFE PREFERRED STOCK..		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK..		
24. COMMON STOCK...		184
25. SURPLUS..		1,300
26. UNDIVIDED PROFITS AND CAPITAL RESERVES................................		548
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS..................		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)....................		2,032
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)....		30,561

CERTIFICATE ISSUED NOVEMBER 4, 1964 NO. 484

PARK STATE BANK/WOODLAND PARK
WOODLAND PARK

OFFICERS-

ROBERT G. EICHMAN, PRESIDENT; JOHN H. ELWELL, SR. VICE-PRESIDENT; MARILYN CUMMINS, CASHIER/SECRETARY; BARBARA WILLIAMSON, ASST. CASHIER; KENNETH W. MOORE, VICE-PRESIDENT; SHELLEY R. NICKS

DIRECTORS-

B. W. DOUGHERTY, ROBERT G. EICHMAN, JOHN H. ELWELL, EDWARD J. GRAINGER, M. E. MACDOUGALL, PETER R. SPAHN, CONRAD T. WILSON, A.E. BORN

DECEMBER 31, 1986 000 OMITTED

ASSETS:

1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		1,044
B. INTEREST-BEARING BALANCES		
2. SECURITIES		9,393
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		600
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	8,157	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	71	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		8,086
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		688
7. OTHER REAL ESTATE OWNED		157
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		352
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		20,320

LIABILITIES:

13. DEPOSITS:		
A. IN DOMESTIC OFFICES		18,307
(1) NONINTEREST-BEARING	3,743	
(2) INTEREST-BEARING	14,564	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		42
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		208
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		18,557
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:

23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		240
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		523
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		1,763
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		20,320

CERTIFICATE ISSUED APRIL 8, 1977 NO. 547

WRAY STATE BANK
WRAY

OFFICERS-

GEORGE H. PEAKER, PRESIDENT; CURTIS P. NOFFSINGER, VICE-PRESIDENT; M. KATHERINE HASLETT, CASHIER; IONA AKEY, ASSISTANT CASHIER; ROBERT D. BUCHANAN, SECRETARY

DIRECTORS-

GARY L. RIFE, GEORGE H. PEAKER, ROBERT D. BUCHANAN, GERALD E. ZION, CURTIS P. NOFFSINGER

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		794
B. INTEREST-BEARING BALANCES		1,098
2. SECURITIES		1,106
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		1,195
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	5,234	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	98	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		5,136
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		35
7. OTHER REAL ESTATE OWNED		
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		165
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		9,529
LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		8,604
(1) NONINTEREST-BEARING	1,615	
(2) INTEREST-BEARING	6,989	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		23
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		77
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		8,704
22. LIMITED-LIFE PREFERRED STOCK		
EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		250
25. SURPLUS		550
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		25
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		825
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		9,529

CERTIFICATE ISSUED AUGUST 12, 1911 NO. 224

FARMERS STATE BANK OF YUMA
YUMA

OFFICERS-

DONALD R. STARNES, PRESIDENT/CHIEF EXECUTIVE OFFICER;
GREGORY P. CRANSTON, SR. VICE-PRESIDENT; JOAN KUNTZ, CASHIER/SECRETARY;
J.A. SPIERS, VICE-PRESIDENT; BARRY W. HOBSON, SCOTT J. BREWSTER,
ASSISTANT VICE-PRESIDENTS

DIRECTORS-

CURTIS FRANSON, WILBUR ALLEN, DUARD FIX, MAX HARPER, GAIL E. HARVEY,
DEAN E. MILLER, RICHARD L. ROTH, ROBERT SEWARD, DONALD R. STARNES

DECEMBER 31, 1986		000 OMITTED
ASSETS:		
1. CASH AND BALANCES DUE FROM DEPOSITORY INSTITUTIONS:		
A. NONINTEREST-BEARING BALANCES AND CURRENCY AND COIN		5,321
B. INTEREST-BEARING BALANCES		804
2. SECURITIES		6,389
3. FED FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		500
4. LOANS AND LEASE FINANCING RECEIVABLES:		
A. TOTAL LOANS AND LEASES	25,875	
B. LESS: ALLOWANCE FOR LOAN AND LEASE LOSSES	635	
C. LESS ALLOCATED TRANSFER RISK RESERVE		
D. NET LOANS AND LEASES		25,240
5. ASSETS HELD IN TRADING ACCOUNTS		
6. PREMISES AND FIXED ASSETS (INCLUDING CAPITALIZED LEASES)		329
7. OTHER REAL ESTATE OWNED		3,522
8. INVESTMENTS IN UNCONSOLIDATED SUBSIDIARIES AND ASSOCIATED COMPANIES		
9. CUSTOMERS' LIABILITY TO THIS BANK ON ACCEPTANCES OUTSTANDING		
10. INTANGIBLE ASSETS		
11. OTHER ASSETS		1,557
12. TOTAL ASSETS (SUM OF ITEMS 1 THROUGH 11)		43,662

LIABILITIES:		
13. DEPOSITS:		
A. IN DOMESTIC OFFICES		40,455
(1) NONINTEREST-BEARING	8,113	
(2) INTEREST-BEARING	32,342	
14. FED FUNDS PURCHASED/SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE		
15. DEMAND NOTES ISSUED TO THE U.S. TREASURY		
16. OTHER BORROWED MONEY		
17. MORTGAGE INDEBTEDNESS AND OBLIGATIONS UNDER CAPITALIZED LEASES		
18. BANK'S LIABILITY ON ACCEPTANCES EXECUTED AND OUTSTANDING		
19. NOTES AND DEBENTURES SUBORDINATED TO DEPOSITS		
20. OTHER LIABILITIES		290
21. TOTAL LIABILITIES (SUM OF ITEMS 13 THROUGH 20)		40,745
22. LIMITED-LIFE PREFERRED STOCK		

EQUITY CAPTIAL:		
23. PERPETUAL PREFERRED STOCK		
24. COMMON STOCK		750
25. SURPLUS		1,000
26. UNDIVIDED PROFITS AND CAPITAL RESERVES		1,167
27. CUMULATIVE FOREIGN CURRENCY TRANSLATION ADJUSTMENTS		
28. TOTAL EQUITY CAPITAL (SUM OF ITEMS 23 THROUGH 27)		2,917
29. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM OF ITEMS 21, 22 AND 28)		43,662

COMPARATIVE ABSTRACT

Showing Condition of Trust Companies in the State of Colorado at the Close of Business on the Dates Indicated as Compiled by the Office of the State Bank Commissioner

.000 Omitted

ASSETS	5 TRUSTS 12-31-86	% TO TOTAL	5 TRUSTS 12-31-85	INCREASE(+) DECREASE(-)	% CHANGE
CASH	1,068,964	4.6	553,955	+515,009	+93.0
CASH EQUIVALENTS	-0-		887,280	-887,280	-100.0
SECURITIES	2,227,884	9.6	2,041,176	+186,708	+9.1
NOTES RECEIVABLE AND OTHER LONG TERM ASSETS	983,352	4.2	198,723	+784,629	+394.8
FURNITURE AND FIXTURES	943,641	4.1	903,812	+39,829	+4.4
OTHER EQUIPMENT	2,058,403	8.9	1,820,490	+237,913	+13.1
BUILDING	-0-		-0-	-0-	
LEASEHOLD IMPROVEMENTS	289,711	1.3	273,664	+16,047	+5.9
OTHER REAL ESTATE	-0-		-0-	-0-	
UNCOLLECTED INCOME	4,456,875	19.2	4,530,301	-73,426	1.6
OTHER RECEIVABLES	211,161	.9	454,567	-243,406	-53.4
OTHER ASSETS	10,922,773	47.2	675,222	+10,247,551	+1517.7
TOTAL ASSETS	23,162,764	100.0	12,339,190	+10,823,574	+87.7
LIABILITIES					
ACCOUNTS PAYABLE	1,274,338	5.5	748,425	+525,913	+70.3
NOTES PAYABLE, SHORT TERM	191,535	.8	1,259,212	-1,067,677	-84.8
NOTES PAYABLE, LONG TERM	761,333	3.2	1,004,128	-242,795	-24.2
MORTGAGES PAYABLE	-0-		-0-	-0-	
UNEARNED INCOME	677,718	2.9	1,931,239	-1,253,521	-64.9
RESERVES	812,100	3.5	666,667	+145,433	+21.8
OTHER LIABILITIES	2,991,964	12.9	1,374,073	+1,617,891	+117.7
TOTAL LIABILITIES	6,708,988	28.8*	6,983,744	-274,756	+39.3
EQUITY CAPITAL					
COMMON STOCK	1,219,452	5.3	1,219,452	-0-	-0-
OTHER STOCK	84,000	.4	84,000	-0-	-0-
SURPLUS	12,752,693	55.1	1,987,693	+12,110,765	+609.3
UNDIVIDED PROFITS	2,397,631	10.4	2,064,301	-333,330	-16.1
TOTAL EQUITY CAPITAL	16,453,776	71.2*	5,355,446	+11,098,330	+207.2
TOTAL LIABILITIES AND EQUITY CAPITAL	23,162,764	100.0	12,339,190	+10,823,574	+87.7
FOOTNOTES					
TOTAL TRUST ASSETS	3,970,818,780		2,713,747,463	1,257,071,317	+46.3
NUMBER OF TRUST ACCOUNTS	268,991		213,171		

* Sub-Totals

TRUST COMPANY
INDEX

	PAGE
Amendments	197

NAME

Trust Company of America	198
First Trust Corporation	199
Lincoln Trust Company	200
Financial Trust Company	201
Resources Trust Company	202

Rule TC-1. Annual Audited Report of Financial Condition. Pursuant to section 11-23-118(1), C.R.S. (1986 Supp.), each trust company shall, at its fiscal year-end, cause an audit of the books of the trust company and shall file a certified copy of the report of financial condition thereof with the Commissioner. The report shall be signed by a majority of the board of directors of the trust company and shall be filed within 120 days of the latest fiscal year-end.

Trust Company of America
Boulder, Colorado

OFFICERS

Hugh S. McCaffrey, President; Rhonda K. Krupansky, Vice-President/Secretary; Amber A. Merry, Assistant Vice-President/Treasurer; Kathryn J. Schnetzer, Susan Early, Trust Officers

DIRECTORS

Robert W. Gibson, M. Stanley Hendrickson, Hugh S. McCaffrey, Jerome J. McCaffrey

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December 31, 1986

Assets		
Cash	$	12,287
Cash Equivalents		
Securities		361,131
Notes Receivable and Other Long Term Assets		
Furniture and Fixtures		52,150
Other Equipment		
Building		
Leasehold Improvements		3,596
Other Real Estate		
Uncollected Income		243,000
Other Receivables		1,090
Other Assets		16,733
Total Assets		689,987
Liabilities		
Accounts Payable		23,009
Notes Payable, Short Term		
Notes Payable, Long Term		
Mortgages Payable		
Unearned Income		52,261
Reserves		
Other Liabilities		
Total Liabilities		75,270
Equity Capital		
Common Stock		
Other Stock		100,000
Surplus		10,000
Undivided Profits		504,717
Total Equity Capital		614,717
Total Liabilities and Equity Capital		689,987
Total Trust Assets		96,514,835
Number of Trust Accounts		4,886
Amount of Bond Issues Outstanding		

First Trust Corporation
Denver, Colorado

OFFICERS

Gordon G. Rockafellow, President; Daniel R. Bartlett, Treasurer/Secretary/Controller; Jacqueline K. Freudenstein, Senior Vice-President; Jacquelyn L. Henderson, Vice-President/Operations; Robert M. Phares, Vice-President/Trust Officer

DIRECTORS

George D. Dalton, Jacqueline K. Freudenstein, Kenneth R. Jensen, Mary L. Mohr, Gordon G. Rockafellow

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December 31, 1986

Assets	
Cash	$ 659,654
Cash Equivalents	
Securities	
Notes Receivable and Other Long Term Assets	800,000
Furniture and Fixtures	714,622
Other Equipment	1,008,578
Building	
Leasehold Improvements	270,322
Other Real Estate	
Uncollected Income	3,090,879
Other Receivables	3,306
Other Assets	8,137,450
Total Assets	14,684,811
Liabilities	
Accounts Payable	629,417
Notes Payable, Short Term	2,315
Notes Payable, Long Term	1,333
Mortgages Payable	
Unearned Income	625,457
Reserves	468,228
Other Liabilities	252,522
Total Liabilities	1,979,272
Equity Capital	
Common Stock	212,852
Other Stock	
Surplus	12,015,793
Undivided Profits	476,894
Total Equity Capital	12,705,539
Total Liabilities and Equity Capital	14,684,811
Total Trust Assets	1,532,567,903
Number of Trust Accounts	139,723
Amount of Bond Issues Outstanding	0

Lincoln Trust Company
Denver, Colorado

OFFICERS

Robert H. Beriault, President/CEO; Ritis S. Skinner, Sr. Vice-President/COO; Sharon K. Soos, Vice-President; Paul E. Maxwell, Assistant Vice-President; Wendy A. Tenzyk, Secretary; Don L. Thornton, Wayne G. Parrott, Kevin Lindquist, Freya L. Bryant, Assistant Secretaries

DIRECTORS

Martha J. Anderson, Robert H. Beriault, Phillip J. Hogue, C. Henry Roath, Ritis S. Skinner

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December 31, 1986

Assets		
Cash	$	92,252
Cash Equivalents		
Securities		
Notes Receivable and Other Long Term Assets		183,352
Furniture and Fixtures		164,635
Other Equipment		944,155
Building		
Leasehold Improvements		986
Other Real Estate		
Uncollected Income		789,716
Other Receivables		154,235
Other Assets		205,397
Total Assets		2,534,728
Liabilities		
Accounts Payable		437,966
Notes Payable, Short Term		189,220
Notes Payable, Long Term		760,000
Mortgages Payable		
Unearned Income		
Reserves		
Other Liabilities		804,887
Total Liabilities		2,192,073
Equity Capital		
Common Stock		56,600
Other Stock		(16,000)
Surplus		180,400
Undivided Profits		121,655
Total Equity Capital		342,655
Total Liabilities and Equity Capital		2,534,728
Total Trust Assets		930,251,763
Number of Trust Accounts		17,314
Amount of Bond Issues Outstanding		0

Financial Trust Company
Englewood, Colorado

OFFICERS

John M. Butler, President; Dan J. Hesser, Sr. Vice-President/Treasurer/Senior Trust Officer; Karen C. Gehlhausen, Vice-President/Secretary; Josiah J. Willard, III, Sr. Vice-President/Director Research; Kenneth J. Ruder, Vice-President/Sr. Trust Officer; Alan I. Watson, Judy P. Wiese, Trust Officers; Jeraldine E. Kraus, Assistant Secretary

DIRECTORS

Peter C. Baker, John M. Butler, Dan J. Hesser, Richard F. Wilkinson

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December 31, 1986

Assets	
Cash	$ 1,792
Cash Equivalents	
Securities	1,092,901
Notes Receivable and Other Long Term Assets	
Furniture and Fixtures	
Other Equipment	
Building	
Leasehold Improvements	
Other Real Estate	
Uncollected Income	118,750
Other Receivables	8,575
Other Assets	
Total Assets	1,222,018
Liabilities	
Accounts Payable	26,218
Notes Payable, Short Term	
Notes Payable, Long Term	
Mortgages Payable	
Unearned Income	
Reserves	
Other Liabilities	136,000
Total Liabilities	162,218
Equity Capital	
Common Stock	250,000
Other Stock	
Surplus	371,500
Undivided Profits	438,300
Total Equity Capital	1,059,800
Total Liabilities and Equity Capital	1,222,018
Total Trust Assets	240,286,619
Number of Trust Accounts	19,795
Amount of Bond Issues Outstanding	0

Resources Trust Company
Greenwood Village, Colorado

OFFICERS

Matthew E. Autterson, President; Pamela J. Solek, Senior Vice-President; Lyn Hayden, Christine LaFortune, Assistant Vice-Presidents; Kenneth R. Lyon, Treasurer

DIRECTORS

Matthew E. Autterson, Geoffrey H. Bobroff, Samuel H. Kaminsky, Tod H. Parrott, Burton A. Smead, Jr.

December 31, 1986

Assets

Cash	$	302,979
Cash Equivalents		
Securities		773,852
Notes Receivable and Other Long Term Assets		
Furniture and Fixtures		12,234
Other Equipment		105,670
Building		
Leasehold Improvements		14,807
Other Real Estate		
Uncollected Income		214,530
Other Receivables		43,955
Other Assets		2,563,193
Total Assets		4,031,220

Liabilities

Accounts Payable	157,728
Notes Payable, Short Term	
Notes Payable, Long Term	
Mortgages Payable	
Unearned Income	
Reserves	343,872
Other Liabilities	1,798,555
Total Liabilities	2,300,155

Equity Capital

Common Stock	700,000
Other Stock	
Surplus	175,000
Undivided Profits	856,065
Total Equity Capital	1,731,065
Total Liabilities and Equity Capital	4,031,220
Total Trust Assets	1,171,197,660
Number of Trust Accounts	87,273
Amount of Bond Issues Outstanding	0

COMPARATIVE ABSTRACT

Showing Condition of Industrial Banks in the State of Colorado at the Close of Business on the Dates Indicated as Compiled by the Office of the State Bank Commissioner

.000 Omitted

ASSETS	108 BANKS 12-31-86	% TO TOTAL	129 BANKS 12-31-85	INCREASE(+) DECREASE(-)	% CHANGE
CASH AND DUE FROM DEPOSITORY INSTITUTIONS	103,934	10.4	85,763	+ 18,171	+21.2
U.S. TREASURY SECURITIES	6,005	.6	24,185	- 18,180	-75.2
U.S. GOV'T. AGENCIES/CORPS.	18,925	1.9	12,276	+ 6,649	-54.2
OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	14,261	1.4	18,192	- 3,931	-21.6
OTHER BONDS, NOTES, DEBENTURES	846	.1	630	+ 216	+34.3
FEDERAL RESERVE STOCK, CORPORATE STOCK	20,204	2.0	26,249	- 6,045	-23.0
EXCESS FUNDS SOLD	21,933	2.2	16,314	+ 5,619	+34.4
SECURITIES PURCHASED			1,000	- 1,000	-100.0
TOTAL LOANS, LESS ALLOWANCE FOR POSSIBLE LOAN LOSSES	780,368	78.1	839,910	- 59,542	-7.1
BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET	3,257	.3	2,367	+ 890	+37.6
FURNITURE AND FIXTURES, NET	1,852	.2	4,174	- 2,322	-55.6
REAL ESTATE OWNED	8,000	.8	6,706	+ 1,294	+19.3
INVESTMENTS AND RECEIVABLES	173	0	1,164	- 991	-85.1
OTHER CUSTOMERS' LIABILITIES	522	.1	5,504	- 4,982	-90.5
OTHER ASSETS	19,484	1.9	19,480	+ 4	0
TOTAL ASSETS	999,764	100.0	1,063,914	- 64,134	-6.0
LIABILITIES					
REGULAR PASSBOOK SAVINGS	31,723	3.2	38,883	- 7,160	-18.4
NOW ACCOUNTS	8,023	.8	8,286	- 263	-3.2
PAYABLE THROUGH DRAFT ACCOUNTS	4,769	.5	7,169	- 2,400	-33.5
MONEY MARKET ACCOUNTS	75,094	7.5	97,298	- 22,204	-22.8
IRA'S	51,451	5.1	51,773	- 332	-.6
REGULAR CERTIFICATES OF DEPOSIT	307,647	30.8	361,709	- 54,062	-14.9
BROKERED DEPOSITS	11,731	1.2	12,985	- 1,254	-9.6
OTHER TIME DEPOSITS	19,868	2.0	11,510	- 8,358	-72.6
ACCRUED INTEREST ON ALL DEPOSITS	4,005	.4	6,323	- 2,318	-36.7
TOTAL DEPOSITS	514,311		595,936	- 81,625	-13.7
EXCESS FUNDS PURCHASED	83,250	8.3	61,865	+ 21,385	+34.6
SECURITIES SOLD UNDER AGREEMENT TO REPURCHASE	1,363	.1		+ 1,363	+100.0
OTHER LIABILITIES FOR BORROWED MONEY	113,847	11.4	21,901	+ 91,946	+419.8
MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	5,543	.6	586	+ 4,957	+845.9
BILLS PAYABLE TO PARENT COMPANY	99,836	10.0	195,258	- 95,422	-48.9
OTHER LIABILITIES	19,912	2.0	23,236	- 3,324	-14.3
TOTAL LIABILITIES	838,062	83.9*	898,782	- 60,720	-6.8
SUBORDINATED NOTES AND DEBENTURES	103	0	118	- 15	-12.7
EQUITY CAPITAL					
COMMON STOCK	31,378	3.1	37,494	- 6,116	-16.3
OTHER CAPITAL STOCK	100	0	370	- 270	-73.0
SURPLUS	66,303	6.6	69,492	- 3,189	-4.6
UNDIVIDED PROFITS	62,559	6.3	57,453	+ 5,106	+8.9
RESERVES	1,259	.1	205	+ 1,054	+514.1
TOTAL EQUITY CAPITAL	161,599	16.1*	165,014	- 3,399	-2.1
TOTAL LIABILITIES AND EQUITY CAPITAL	999,764	100.0	1,063,914	- 54,134	-6.0

* Sub-Total

ALPHABETICAL INDEX

LOCATION	NO.	NAME OF BANK	PAGE NO.
		A	
Arvada	105	American Industrial Bank of Arvada	208
Arvada	047	Arvada First Industrial Bank	209
Aurora	117	American Aurora Industrial Bank	210
Aurora	102	Aurora Security Pacific Industrial Bank	211
Aurora	161	Aurora U.S. Industrial Bank	212
Aurora	045	Avco Aurora Industrial Bank	213
Aurora	157	Citicorp Savings & Industrial Bank	214
		B	
Berthoud	134	Berthoud Industrial Bank	215
Boulder	058	BankWest Boulder Industrial Bank	216
Boulder	165	Boulder U.S. Industrial Bank	217
Boulder	164	Citicorp Boulder Savings & Industrial Bank	218
Boulder	035	Mellon Boulder Industrial Bank	219
Broomfield	074	Broomfield Credithrift Industrial Bank	220
		C	
Canon City	075	Canon City First Industrial Bank	221
Castle Rock	071	Castle Rock Industrial Bank	222
Colorado Springs	109	American Industrial Bank	223
Colorado Springs	101	Avco Academy Industrial Bank	224
Colorado Springs	052	Avco Colorado Springs Industrial Bank	225
Colorado Springs	154	Citicorp CO Springs Savings & Indst. Bank	226
Colorado Springs	044	CO Springs Security Pacific Industrial Bank	227
Colorado Springs	024	CO Springs U.S. Industrial Bank	228
Colorado Springs	110	First Community Industrial Bank	229
Colorado Springs	088	Liberty Industrial Bank	230
Cortez	019	Basin Industrial Bank	231
Craig	031	Avco Craig Industrial Bank	232
		D	
Denver	081	American Industrial Bank of Cherry Creek	233
Denver	002	Avco Colorado Industrial Bank	234
Denver	007	Avco Industrial Bank	235
Denver	041	BankWest Industrial Bank/Denver	236
Denver	026	Broadway Manufacturers Hanover Indust. Bank	237
Denver	149	Chase Manhattan Industrial Bank	238
Denver	020	Chaves Industrial Bank	239
Denver	153	Citicorp Denver Savings & Industrial Bank	240
Denver	003	Commercial Credit Industrial Bank	241
Denver	023	Commercial Industrial Bank	242
Denver	012	Denver Manufacturers Hanover Indst. Bank	243
Denver	039	Manufacturers Hanover Industrial Bank	244
Denver	027	Metropolitan Industrial Bank	245
Denver	069	North Denver First Industrial Bank	246
Denver	116	Resources Industrial Bank	247
Denver	025	Rocky Mountain First Industrial Bank	248
Dillon	139	First Summit Industrial Bank	249
		E	
Eaton	133	Colorado Industrial Bank	250
Englewood	008	Avco Englewood Industrial Bank	251
Englewood	129	Avco Southeast Industrial Bank	252
Englewood	132	Chrysler First Industrial Bank	253
Englewood	004	Labor Finance Industrial Bank	254
Evergreen	084	Jefferson Industrial Bank	255
		F	
Fort Collins	018	Avco Fort Collins Industrial Bank	256
Fort Collins	082	Citicorp Fort Collins Savings & Indst. Bank	257
Fort Collins	061	Fort Collins First Industrial Bank	258
Fort Collins	144	Fort Collins Colorado Industrial Bank	259
Fort Collins	167	Fort Collins U.S. Industrial Bank	260
Fort Collins	013	Monroe Industrial Bank	261
Fort Lupton	121	Fort Lupton Industrial Bank	262

ALPHABETICAL INDEX

LOCATION	NO.	NAME OF BANK	PAGE NO.
		G	
Glenwood Springs . .	016	Glenwood Industrial Bank.	263
Golden	136	Applewood U.S. Industrial Bank.	264
Golden	072	Washington Industrial Bank.	265
Grand Junction . . .	015	Avco Grand Junction Industrial Bank	266
Grand Junction . . .	006	Commercial Credit Industrial Bank	267
Grand Junction . . .	032	Home Loan Industrial Bank	268
Greeley.	124	Firstmark Industrial Bank	269
Greeley.	042	Greeley Industrial Bank	270
		L	
La Junta	098	Ark Valley Industrial Bank.	271
Lafayette.	067	Lafayette First Industrial Bank	272
Lafayette.	138	Mellon Lafayette Industrial Bank.	273
Lakewood	108	American Industrial Bank.	274
Lakewood	001	Avco Lakewood Industrial Bank	275
Lakewood	009	First Community Industrial Bank	276
Lakewood	051	GEIbank Industrial Bank	277
Lakewood	079	Lakewood First Industrial Bank.	278
Lamar.	083	Lamar Industrial Bank	279
Limon.	130	Limon Industrial Bank	280
Littleton.	151	Arapahoe Industrial Bank.	281
Littleton.	089	Beneficial Savings Industrial Bank.	282
Littleton.	155	Citicorp Savings & Industrial Bank.	283
Littleton.	158	Citicorp Savings & Industrial Bank/SW Plaza	284
Littleton.	040	Littleton First Industrial Bank	285
Littleton.	126	Littleton U.S. Industrial Bank.	286
Littleton.	043	Security Pacific Industrial Bank.	287
Littleton.	085	Southglenn Manufacturers Hanover Ind. Bank.	288
Longmont	021	First Community Industrial Bank of Longmont	289
Longmont	063	Longmont First Industrial Bank.	290
Loveland	128	Colorado Industrial Bank.	291
Loveland	034	Loveland First Industrial Bank.	292
		M	
Monte Vista.	107	BankWest Industrial Bank/San Luis Valley. .	293
Montrose	127	Commercial Credit Industrial Bank	294
		N	
Northglenn	156	Citicorp Northglenn Savings & Indst. Bank .	295
Northglenn	087	Mellon Northglenn Industrial Bank	296
		P	
Parker	150	Savings Industrial Bank of Parker	297
Pueblo	038	Avco Pueblo Industrial Bank	298
Pueblo	005	Commercial Credit Industrial Bank	299
Pueblo	140	Pueblo First Industrial Bank.	300
Pueblo	011	Pueblo U.S. Industrial Bank	301
		R	
Rocky Ford	048	First Industrial Bank	302
		S	
Steamboat Springs. .	104	The Western Industrial Bank	303
Strasburg.	115	BankWest Industrial Bank.	304
		T	
Thornton	036	Beneficial Industrial Bank.	305
Thornton	059	Credithrift Industrial Bank	306
Thornton	162	Thornton U.S. Industrial Bank	307
		V	
Vail	142	Vail Firstbank Industrial Bank.	308

ALPHABETICAL INDEX

W

LOCATION	NO.	NAME OF BANK	PAGE NO.
Walsenberg	114	First Walsenberg Industrial Bank.	309
Westminster.	037	Avco Westminster Industrial Bank.	310
Westminster.	030	Chemical Financial Industrial Bank.	311
Westminster.	055	Westminster Manufacturers Hanover Ind. Bank	312
Wheat Ridge.	046	Credithrift of America Industrial Bank. . .	313
Widefield.	065	Rocky Mountain Widefield Industrial Bank. .	314

Y

LOCATION	NO.	NAME OF BANK	PAGE NO.
Yuma	100	Yuma Industrial Bank.	315

Rule IB-16. Reports of Condition. All Reports of Condition required by section 11-22-109(9), C.R.S. (1986 Supp.), shall be submitted to the Commissioner on Industrial Bank Form 1 within thirty (30) days from the date of his request therefor. Information required on Industrial Bank Form 2, an abbreviated version of Industrial Bank Form 1, shall be copied verbatim from Industrial Bank Form 1 and published by the bank within ten (10) days after the date the report was due. Such publication of the report shall be in a newspaper published in the place where the bank is located, or if there is no newspaper published in the place where the bank is located, in a newspaper that is published in the same or adjoining county and is in general circulation in the place where the bank is located. For the purpose of this regulation, "newspaper" means a publication with a general circulation, published not less frequently than once a week, one of the primary functions of which is the dissemination of news of general interest. The Publisher's Certificate and Proof of Publication as set forth on Industrial Bank Form 2, must be filed by the bank with the Commissioner within ten (10) days from the date of the publication of the report. Reports in which errors appear shall be republished.

Rule IB-19. Books and Records.

(d) All loan receivable registers of an industrial bank shall include the following information:

1) name of the debtor
2) the account number
3) current account balances
4) original account balances
5) regular payment amount
6) next payment due date
7) interest accrued on the account

A listing of all loans of an industrial bank shall be available in alphabetical order by the name of the debtor.

(e) Each industrial bank shall maintain a current list of all past-due, nonaccrual, and renegotiated loans.

Rule IB-26. Fidelity Bonds. (5) Any state industrial bank which experiences difficulty in obtaining and maintaining blanket bond coverage shall notify the State Bank Commissioner:

A. When there is a lapse in fidelity coverage; and

B. Monthly thereafter concerning actions and progress in obtaining such coverage.

Rule IB-31. Annual Audit Reports. Each industrial bank shall, at its fiscal year-end, cause an audit of the books of the industrial bank and shall file a certified copy of the report thereof with the Commissioner. A certified copy of the annual audit prepared pursuant to section 11-22-517(2), C.R.S. (1986 Supp.), by a bank that is a member of the Industrial Bank Savings Guaranty Corporation shall fulfill the requirement of this regulation.

ORGANIZED 1978 NO. 105

AMERICAN INDUSTRIAL BANK OF ARVADA
ARVADA

OFFICERS-

T.D. PROVANCE, PRESIDENT; F.W. HAWKES, VICE PRESIDENT/CASHIER; A.G. DECECCO, VICE-PRESIDENT/ASSISTANT SECRETARY; G.B.P. WARD, JR., SECRETARY

DIRECTORS-

FRANK W. HAWKES, T.D. PROVANCE, G.B.P. WARD, JR., HUGH A. WOLTZEN

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		391,197
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,168,195	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	44,978	
C. LOANS, NET		4,123,217
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		10,218
11. FURNITURE AND FIXTURES, NET		23,120
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		210,727
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		59,342
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,817,821

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		97,677
18. NOW ACCOUNTS		5,522
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		768,570
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		146,468
22. REGULAR CERTIFICATES OF DEPOSIT		1,239,637
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		27,462
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,285,336
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	774,092	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,413,567	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		1,070,000
31. OTHER LIABILITIES		44,817
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,400,153
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	200,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	800,000
37. UNDIVIDED PROFITS	417,668
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,417,668
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	4,817,821

ORGANIZED 1964 NO. 047

ARVADA 1ST INDUSTRIAL BANK
ARVADA

OFFICERS-

JOHN C. NINNEMAN, PRESIDENT; W. HAROLD DOBSON, CHAIRMAN OF BOARD; B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, ASSISTANT SECRETARY; HARRIS B. SIMMONS, TREASURER

DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, JOHN C. NINNEMAN, HARRIS H. SIMMONS, DALE W. WESTERGARD

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,175,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		95,000
5. OTHER BONDS, NOTES AND DEBENTURES		11,000
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	5,701,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	91,000	
C. LOANS, NET		5,610,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		33,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		50,000
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		95,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		8,069,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		37,000
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		1,083,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		418,000
22. REGULAR CERTIFICATES OF DEPOSIT		3,587,000
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		5,125,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		2,034,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		51,000
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		61,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		7,271,000
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		200,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		150,000
37. UNDIVIDED PROFITS		448,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		798,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		8,069,000

ORGANIZED 1980 NO. 117

AMERICAN AURORA INDUSTRIAL BANK
AURORA

OFFICERS-

T.D. PROVANCE, PRESIDENT; A. G. DECECCO, VICE-PRESIDENT/ASST. SECRETARY; G.B.P. WARD, JR., SECRETARY

DIRECTORS-

T. D. PROVANCE, HUGH A. WOLTZEN, G.B.P. WARD, JR.

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		280,677
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	10,441,866	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	112,790	
	C. LOANS, NET		10,329,076
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		6,711
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		352,158
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		671,595
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		11,640,217

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		19,995
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		177,868
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		175,585
22.	REGULAR CERTIFICATES OF DEPOSIT		1,094,972
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		34,612
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,503,032
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	177,868	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,305,169	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		8,686,000
31.	OTHER LIABILITIES		60,827
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		10,249,859
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		800,000
37.	UNDIVIDED PROFITS		390,358
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,390,358
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		11,640,217

ORGANIZED 1978 NO. 102

AURORA SECURITY PACIFIC INDUSTRIAL BANK
AURORA

OFFICERS-

JAMES A. KONRATH, PRESIDENT; RICHARD P. MCMANUS, VICE-PRESIDENT/ SECRETARY; CLAUDIA S. CHAN-SHAFFER, R. HAROLD OWENS, RICK L. NEEDLES, VICE-PRESIDENTS; CHARLES G. DAHL, VICE-PRESIDENT/TREASURER; CARL F. DETWEILER, VICE-PRESIDENT/CONTROLLER

DIRECTORS-

JAMES A. KONRATH, TIMOTHY P. DEVLIN, RICHARD P. MCMANUS, R. HAROLD OWENS

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		9,583
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	5,105,074	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	210,004	
C. LOANS, NET		4,895,070
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		494
11. FURNITURE AND FIXTURES, NET		17,656
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		57,959
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,980,762
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		3,766,893
31. OTHER LIABILITIES		146,049
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,912,942
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		380,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		120,000
37. UNDIVIDED PROFITS		567,820
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,067,820
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		4,980,762

ORGANIZED 1982 NO. 161

AURORA U. S. INDUSTRIAL BANK
AURORA

OFFICERS-

ROBERT C. DICKIE, PRESIDENT; BRUNO ELARI, SENIOR VICE-PRESIDENT; BERNARD A. LEFAVE, VICE-PRESIDENT; T. DALRYMPLE, SECRETARY; PAUL DEVORE, TREASURER; R.D. GEDDES, ASSISTANT SECRETARY

DIRECTORS-

ROBERT C. DICKIE, BRUNO ELARI, KEITH H. MILES, EVAN N. HALE, R.R. MITCHELL

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,038,225
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	7,219,061	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	92,654	
C. LOANS, NET		7,126,407
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		4,070
11. FURNITURE AND FIXTURES, NET		19,725
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		93,895
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		8,282,322
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		27,541
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		1,893,511
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		2,000
22. REGULAR CERTIFICATES OF DEPOSIT		3,812,269
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		24,699
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		5,760,020
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,893,511	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,838,968	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		991,551
31. OTHER LIABILITIES		38,702
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		6,790,273
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		500,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		200,000
37. UNDIVIDED PROFITS		792,049
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,492,049
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		8,282,322

ORGANIZED 1964 NO. 045

AVCO AURORA INDUSTRIAL BANK
AURORA

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD GILSTRAP, VICE-PRESIDENTS; STEPHEN D. BRANDON, VICE-PRESIDENT/ ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASSISTANT SECRETARY; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; JAMES ESA, ASSISTANT VICE-PRESIDENT; ROBERT B. MITTLER, VICE-PRESIDENT/CASHIER; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASSISTANT VICE-PRESIDENT/ASSISTANT SECRETARIES; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASSISTANT TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASSISTANT SECRETARIES; RICHARD BERTONI, CONTROLLER/ASSISTANT SECRETARY

DIRECTORS-

GERALD E. GILSTRAP, HERBERT F. SMITH, STEPHEN D. BRANDON, GARY L. FITE, JAMES ESA, RONALD BUKOW

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		9,625
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		55,998
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,556,255	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	111,483	
C. LOANS, NET		2,444,772
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		75,121
11. FURNITURE AND FIXTURES, NET		13,469
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		16,276
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		2,001
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,617,262

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		34,663
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		63,204
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		68,507
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		802
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		167,176
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	97,867	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	69,309	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		1,904,484
31. OTHER LIABILITIES		5,918
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,077,578
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		200,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		95,085
37. UNDIVIDED PROFITS		244,599
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		539,684
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,617,262

ORGANIZED 1982 NO. 157

CITICORP SAVINGS AND INDUSTRIAL BANK
AURORA

OFFICERS-

DANIEL A. SAKLAD, PRESIDENT; STEPHANIE GARTMAN, VICE-PRESIDENT/CASHIER; GEORGE POLAND, SECRETARY; RONALD PALMER, VICE-PRESIDENT/ASST. SECRETARY; CHARLES D. BRIGMAN, MICHAEL W. GLEASON, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; JEANNIE OLSON, STEPHEN C. LOWRY, MICHAEL E. CONNALLY, DONNA K. CLARK, HASKELL EDELSTEIN, ASST. CASHIERS; RON R. ALLEN, VITO CALIA, JOEL DICTROW, ALFRED GROTELL, WILLIAM HAYDEN, ELLEN KALTMAN, KEON KOZAK, KATHLEEN MARSAL, JOHN OLMSTEAD, DENISE STRAIN, GERARD WHITE, VICE-PRESIDENTS; ROBERT KANE, ASSISTANT VICE-PRESIDENT

DIRECTORS-

DANIEL SAKLAD, GERALD FENSTERMAKER, ROBERT HORNER, JOHN STERLING, JR.

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,201,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	22,012,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	250,000	
C. LOANS, NET		21,762,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		88,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		175,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		24,226,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS	
18. NOW ACCOUNTS	
19. PAYABLE THRU DRAFT ACCOUNTS	
20. MONEY MARKET ACCOUNTS	39,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	1,178,000
22. REGULAR CERTIFICATES OF DEPOSIT	7,754,000
23. BROKERED DEPOSITS	
24. OTHER TIME DEPOSITS	
25. ACCRUED INTEREST ON ALL DEPOSITS	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)	8,971,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	
27. EXCESS FUNDS PURCHASED	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
B. OTHER LIABILITIES FOR BORROWED MONEY	9,220,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	
30. BILLS PAYABLE TO PARENT COMPANY	
31. OTHER LIABILITIES	388,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)	18,579,000
33. SUBORDINATED NOTES AND DEBENTURES	

EQUITY CAPITAL:

34. COMMON STOCK	500,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	3,000,000
37. UNDIVIDED PROFITS	2,147,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	5,647,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	24,226,000

ORGANIZED 1981 NO. 134

BERTHOUD INDUSTRIAL BANK
BERTHOUD

OFFICERS-

CAREY J. SALOMONSON, PRESIDENT; LOUIS F. BEIN, WALLY G. BIRKLEY, VICE-PRESIDENTS; VERNA F. NICHOLSON, SECERTARY

DIRECTORS-

LOUIS F. BEIN, WALLY G. BIRKLEY, CAREY J. SALOMONSON

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		656,975
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		74,305
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,688,452	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	28,746	
C. LOANS, NET		1,659,706
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		73,376
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		15,645
15. OTHER ASSETS		66,102
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,546,109

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		116,653
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		935,169
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		230,300
22. REGULAR CERTIFICATES OF DEPOSIT		1,031,073
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		14,909
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,328,104
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	935,169	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,261,373	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		7,058
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,335,162
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		100,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		90,000
37. UNDIVIDED PROFITS		20,947
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		210,947
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,546,109

ORGANIZED 1968 NO. 058

BANKWEST BOULDER INDUSTRIAL BANK
BOULDER

OFFICERS-

DAN R. KIELY, CHAIRMAN; JEFFREY T. RAST, PRESIDENT; GERALD L. CREERY, VICE-PRESIDENT; CONNIE J. MOOS, SECRETARY/TREASURER

DIRECTORS-

DAN R. KIELY, JEFFREY T. RAST, GERALD L. CREERY, CONNIE J. MOOS

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		214,172
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		77,427
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,598,662	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	17,000	
C. LOANS, NET		1,581,662
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		13,303
11. FURNITURE AND FIXTURES, NET		13,529
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		15,163
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,915,256
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		59,044
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		337,858
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		9,318
22. REGULAR CERTIFICATES OF DEPOSIT		307,533
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		3,925
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		717,678
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	396,902	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	320,776	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		4,118
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		721,796
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		200,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		800,000
37. UNDIVIDED PROFITS		193,460
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,193,460
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,915,256

ORGANIZED 1983 NO. 165

BOULDER U. S. INDUSTRIAL BANK
BOULDER

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO L. ELARI, SENIOR VICE-PRESIDENT; RIC PEREZ, VICE-PRESIDENT; T. DALRYMPLE, SECRETARY; PAUL M. DEVORE, TREASURER; R.D. GEDDES

DIRECTORS-

R. C. DICKIE, BRUNO L. ELARI, KEITH H. MILES, EVAN N. HALE, R.R. MITCHELL

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,475,400
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,345,158	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	61,010	
C. LOANS, NET		3,284,148
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		10,275
11. FURNITURE AND FIXTURES, NET		17,737
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		59,617
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,847,177

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		86,054
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		2,166,759
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		20,000
22. REGULAR CERTIFICATES OF DEPOSIT		1,368,584
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		18,368
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,659,765
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	2,166,759	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,406,952	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		25,655
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,685,420
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	500,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	150,000
37. UNDIVIDED PROFITS	511,757
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,161,757
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	4,847,177

ORGANIZED 1982 NO. 164

CITICORP BOULDER SAVINGS AND INDUSTRIAL BANK
BOULDER

OFFICERS-

DANIEL A. SAKLAD, PRESIDENT; STEPHANIE GARTMAN, VICE-PRESIDENT/CASHIER; RONALD PALMER, VICE-PRESIDENT/ASST. SECRETARY; GEORGE POLAND, SECRETARY; CHARLES D. BRIGMAN, MICHAEL W. GLEASON, ASST. VICE-PRESIDENTS/ASST. SECRETARIES

DIRECTORS-

DANIEL A. SAKLAD, GERALD L. FENSTERMAKER, ROBERT D. HORNER

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		4,144,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	14,147,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	155,000	
C. LOANS, NET		13,992,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		56,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		197,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		18,389,000
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		9,000
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		6,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		1,188,000
22. REGULAR CERTIFICATES OF DEPOSIT		7,769,000
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		8,972,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		5,007,000
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		206,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		14,185,000
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		500,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		3,000,000
37. UNDIVIDED PROFITS		704,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		4,204,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		18,389,000

ORGANIZED 1963 NO. 035

MELLON BOULDER INDUSTRIAL BANK
BOULDER

OFFICERS-

CHARLES W. BENJAMIN, PRESIDENT; GENE L. HURLBURT, VICE-PRESIDENT;
FORREST E. WEBB, ROBERT C. MEYERS, ASSISTANT VICE-PRESIDENTS;
WALTER E. EMMONS, SECRETARY; PAUL B. MIERKIEWICZ, TREASURER

DIRECTORS-

CHARLES W. BENJAMIN, WALTER F. EMMONS, THOMAS A. HAEUSSLER

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,620,517
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		100,000
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		137,770
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		7,512
7. EXCESS FUNDS SOLD		5,160,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,951,019	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	77,000	
C. LOANS, NET		3,874,019
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		15,883
11. FURNITURE AND FIXTURES, NET		48,423
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		241,978
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		2
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		18,295
15. OTHER ASSETS		415,871
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		11,640,270

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		1,175,258
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		2,118,634
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		3,570,518
22. REGULAR CERTIFICATES OF DEPOSIT		3,664,764
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		117,091
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		10,646,265
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	2,118,634	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	7,352,373	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		38,546
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		10,684,811
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		250,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		500,000
37. UNDIVIDED PROFITS		205,459
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		955,459
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		11,640,270

ORGANIZED 1974 NO. 074

BROOMFIELD CREDITHRIFT INDUSTRIAL BANK
BROOMFIELD

OFFICERS-

WENDELL L. DIXON, PRESIDENT; LOUIS DURFEE, ROSSITER A. ARMSTRONG, JOHN J. BOLGER, TROY GOODWIN, JOSEPH L. HENRY, FRED S. KOHLRUSS, ERIC H. KREBS, DAVID M. LACKEY, GEORGE M. LINDSTROM, JAMES I. MANLEY, HAROLD R. PALMEN, ROBERT R. PATTON, JAMES A. RICHARDS, DAVID C. SEELEY, JAMES S. SNYDER, TIMOTHY A. TEMPLE, MILLARD C. WILDENSTEIN, VICE-PRESIDENTS; WILLIAM A. ROTZIEN, SECRETARY; HOWARD E. PARKER, TREASURER; JAY ANDREW HARP, ASST. SECRETARY; WILLIAM A. NEFF, ASST. TREASURER; ROBERT P. PLUMMER, ASST. TREASURER & CASHIER

DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, WILLIAM A. ROTZIEN

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		300
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,851,080	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	44,417	
C. LOANS, NET		1,806,663
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11. FURNITURE AND FIXTURES, NET		3,629
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		64,828
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		2,583
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,878,003
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		36,207
30. BILLS PAYABLE TO PARENT COMPANY		158,012
31. OTHER LIABILITIES		9,268
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		203,487
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		200,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		800,000
37. UNDIVIDED PROFITS		674,516
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,674,516
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,878,003

ORGANIZED 1974 NO. 075

CANON CITY 1ST INDUSTRIAL BANK
CANON CITY

OFFICERS-

HAROLD W. DOBSON, PRESIDENT; ROBERT D. WILSON, VICE-PRESIDENT; B. LYNNE MURRAY, SECRETARY; DEE A. HYDE, TREASURER

DIRECTORS-

HAROLD W. DOBSON, CLIFFORD E. KATALIN, ROBERT D. WILSON, HARRIS SIMMONS

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,215,716
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,303,028	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	65,000	
	C. LOANS, NET		3,238,028
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		1
11.	FURNITURE AND FIXTURES, NET		3,032
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		55,964
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		15,228
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		172,650
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,700,619

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		83,859
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		634,804
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		114,391
22.	REGULAR CERTIFICATES OF DEPOSIT		1,745,453
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		1,988,000
25.	ACCRUED INTEREST ON ALL DEPOSITS		54,427
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,620,934
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	634,804	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,895,435	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		844,000
31.	OTHER LIABILITIES		10,152
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,475,086
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		100,000
37.	UNDIVIDED PROFITS		25,533
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		225,533
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		5,700,619

ORGANIZED 1974 NO. 071

CASTLE ROCK INDUSTRIAL BANK
CASTLE ROCK

OFFICERS-

THOMAS J. MILLER, PRESIDENT; MARSHA A. HARRISON, VICE-PRESIDENT; JOHN G. MULLINS, SECRETARY/TREASURER

DIRECTORS-

HERMAN A. ANDERSON, EARL L. DAZEY, MARSHA A. HARRISON, THOMAS J. MILLER, JOHN G. MULLINS

DECEMBER 31, 1986

	ASSETS:		
1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		706,000
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		2,406,000
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		18,000
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		380,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	5,747,000	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	68,000	
	C. LOANS, NET		5,679,000
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		77,000
11.	FURNITURE AND FIXTURES, NET		
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		125,000
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		141,000
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		9,532,000
	LIABILITIES:		
17.	REGULAR PASSBOOK SAVINGS		1,029,000
18.	NOW ACCOUNTS		834,000
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,453,000
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		399,000
22.	REGULAR CERTIFICATES OF DEPOSIT		4,825,000
23.	BROKERED DEPOSITS		100,000
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		8,640,000
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		114,000
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		8,754,000
33.	SUBORDINATED NOTES AND DEBENTURES		
	EQUITY CAPITAL:		
34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		500,000
37.	UNDIVIDED PROFITS		178,000
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		778,000
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		9,532,000

ORGANIZED 1979 NO. 109

AMERICAN INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

T. D. PROVANCE, PRESIDENT/CHAIRMAN OF BOARD; DONALD L. GROSS, EXECUTIVE VICE-PRESIDENT/CASHIER; GEORGE B.P. WARD, JR., SECRETARY; A.G. DECECCO, VICE-PRESIDENT/ASSISTANT SECRETARY; NICOLE G. GRIER, ROCKY A. PLOUVIER, ASSISTANT VICE-PRESIDENTS

DIRECTORS-

DONALD L. GROSS, T. D. PROVANCE, HUGH A. WOLTZEN, GEORGE B.P. WARD, JR.

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		860,876
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		1,203,599
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	21,369,108	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	223,204	
	C. LOANS, NET		21,145,904
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		7,129
11.	FURNITURE AND FIXTURES, NET		10,430
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		189,072
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		549,801
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		23,966,811

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		85,215
18.	NOW ACCOUNTS		259
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,258,252
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		2,659,709
22.	REGULAR CERTIFICATES OF DEPOSIT		9,319,708
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		174,903
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		13,498,046
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,258,511	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	12,154,320	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		7,086,000
31.	OTHER LIABILITIES		270,068
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		20,854,114
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		801,811
37.	UNDIVIDED PROFITS		2,110,886
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		3,112,697
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		23,966,811

ORGANIZED 1978 NO. 101

AVCO ACADEMY INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; LESLIE R. WAGGONER, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASSISTANT SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASSISTANT SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; JAMES ESA, ASST VICE-PRESIDENT; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES; RICHARD I. BERTONI, CONTROLLER/ASSISTANT SECRETARY

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH, JAMES ESA

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		7,842
2. U.S. TREASURY SECURITIES		9,866
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,394,236	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	139,473	
C. LOANS, NET		3,254,763
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		2,442
11. FURNITURE AND FIXTURES, NET		8,201
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		2,183
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,285,297

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		48,269
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		27,712
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		10,714
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		3,220
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		89,915
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 17-29)	75,981	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	13,934	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		2,194,177
31. OTHER LIABILITIES		18,878
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,302,970
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	200,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	550,000
37. UNDIVIDED PROFITS	232,327
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	982,327
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	3,285,297

ORGANIZED 1968 NO. 052

AVCO COLORADO SPRINGS INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; MARILYN R. BONDURANT, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; JAMES ESA, ASSISTANT VICE-PRESIDENT; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASSISTANT TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASSISTANT SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH, JAMES ESA

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		7,595
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		26,439
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,457,955	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	131,039	
	C. LOANS, NET		3,326,916
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		13,764
11.	FURNITURE AND FIXTURES, NET		19,594
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		14,296
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		6,418
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,415,022

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		33,243
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		37,507
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		45,400
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		638
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		116,788
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	70,750	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	46,038	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		2,317,977
31.	OTHER LIABILITIES		11,248
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,446,013
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		550,000
37.	UNDIVIDED PROFITS		219,009
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		969,009
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,415,022

ORGANIZED 1982 NO. 154

CITICORP COLORADO SPRINGS SAVINGS & INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

DANIEL A. SAKLAD, PRESIDENT; STEPHANIE GARTMAN, VICE-PRESIDENT/CASHIER; RONALD PALMER, VICE-PRESIDENT/ASST. SECRETARY; GEORGE POLAND/SECRETARY; RON R. ALLEN, VICE-PRESIDENT; CHARLES D. BRIGMAN, MICHAEL W. GLEASON, ASST. VICE-PRESIDENTS/ASST. SECRETARIES

DIRECTORS-

DANIEL A. SAKLAD, GERALD L. FENSTERMAKER, ROBERT D. HORNER

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,200,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	33,121,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	348,000	
C. LOANS, NET		32,773,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		80,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		238,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		35,291,000
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		3,000
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		477,000
22. REGULAR CERTIFICATES OF DEPOSIT		8,076,000
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		8,556,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		19,564,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		1,218,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		29,338,000
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		500,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		2,000,000
37. UNDIVIDED PROFITS		3,453,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		5,953,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		35,291,000

ORGANIZED 1964 NO. 044

COLORADO SPRINGS SECURITY PACIFIC INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

JAMES A. KONRATH, PRESIDENT; RICHARD MCMANUS, VICE-PRESIDENT/SECRETARY; CHARLES G. DAHL, VICE-PRESIDENT/TREASURER; CARL F. DETWEILER, VICE-PRESIDENT/CONTROLLER; CLAUDIA S. CHAN-SHAFFER, R. HAROLD OWENS, TERRY POLLMAN, VICE-PRESIDENTS

DIRECTORS-

JAMES A. KONRATH, TIMOTHY P. DEVLIN, RICHARD P. MCMANUS, R. HAROLD OWENS

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,300
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,774,456	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	135,810	
C. LOANS, NET		3,638,646
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		8,638
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		36,860
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,685,444
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		2,235,531
31. OTHER LIABILITIES		77,026
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,312,557
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		200,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		800,000
37. UNDIVIDED PROFITS		372,887
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,372,887
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,685,444

ORGANIZED 1958 NO. 024

COLORADO SPRINGS U. S. INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO L. ELARI, SENIOR VICE-PRESIDENT; JOHN L. SANDEN, VICE-PRESIDENT; T. DALRYMPLE, SECRETARY; R.D. GEDDES, ASSISTANT SECRETARY

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES, EVAN N. HALE, R.R. MITCHELL

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		257,207
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,699,488	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	41,443	
C. LOANS, NET		2,658,045
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		1,687
11. FURNITURE AND FIXTURES, NET		31,275
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		19,115
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,967,329

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		7,804
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		493,497
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		1,031,069
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		8,895
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,541,265
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	493,497	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,039,964	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		271,717
31. OTHER LIABILITIES		17,973
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,830,955
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		500,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		500,000
37. UNDIVIDED PROFITS		136,374
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,136,374
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,967,329

ORGANIZED 1979 NO. 110

FIRST COMMUNITY INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

MIKE M. PAPPAS, CEO; JAMES A. BARE, PRESIDENT/COO; WAYNE L. EVANS, EXECUTIVE VICE-PRESIDENT; EUGENE CALL, L. VANE CARROLL, JR., SR. VICE-PRESIDENTS; GARY M. SMITH, SECRETARY/SR. VICE-PRESIDENT/GENERAL COUNSEL; GEORGE ABBRUSCATO, VICE-PRESIDENT/CONTROLLER; EUGENE J. CURTIS, VICE-PRESIDENT; BRUCE F. ANTENBERG, VICE-PRESIDENT/TREASURER/CASHIER; DON POLMELEO, VICE-PRESIDENT/MGR./SECURITY OFFICER; MICHELLE A. PIVAR, ASST. VICE-PRESIDENT/ASSISTANT SECRETARY; ROBERT M. ROWLAND, ALAN W. RAU, ASST. VICE-PRESIDENTS; PEGGY H. KRAMER, ASST. SECRETARY; SCOTT L. STANTON, JOHN R. ENGELHARDT, ASSISTANT TREASURERS

DIRECTORS-

EUGENE C. CALL, CARL F. GEUTHER, MIKE M. PAPPAS, GARY M. SMITH, STEPHAN F. ADAMS, JAMES A. BARE, J. VANE CARROLL, JR.

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,488,000
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	9,283,000	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	93,000	
	C. LOANS, NET		9,190,000
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		28,000
11.	FURNITURE AND FIXTURES, NET		
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		119,000
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		274,000
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		11,099,000

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		134,000
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		3,329,000
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		1,634,000
22.	REGULAR CERTIFICATES OF DEPOSIT		3,619,000
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		8,716,000
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		950,000
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		270,000
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		9,936,000
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		610,000
37.	UNDIVIDED PROFITS		353,000
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,163,000
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		11,099,000

ORGANIZED 1976 NO. 088

LIBERTY INDUSTRIAL BANK
COLORADO SPRINGS

OFFICERS-

H. C. GERBER, PRESIDENT/CHAIRMAN OF BOARD; L. LORINE WADE, CORPORATE SECRETARY; LONNIE L. GERBER, MARIE H. ERCINAS, VICE-PRESIDENTS

DIRECTORS-

MARIE H. ERCINAS, H.C. GERBER, LONNIE L. GERBER, LURLINE A. GERBER, L. LORINE WADE

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,319,929
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		75,000
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,460,148	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	51,000	
	C. LOANS, NET		3,409,148
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		8,069
11.	FURNITURE AND FIXTURES, NET		8,841
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		50,733
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		151,169
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,022,889

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		966,164
18.	NOW ACCOUNTS		656,764
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		216,846
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		250,832
22.	REGULAR CERTIFICATES OF DEPOSIT		2,159,503
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		71,708
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,321,817
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,839,774	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,482,043	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		26,192
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		4,348,009
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	200,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	400,000
37.	UNDIVIDED PROFITS	74,880
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	674,880
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	5,022,889

ORGANIZED 1967 NO. 019

BASIN INDUSTRIAL BANK
CORTEZ

OFFICERS-

CHARLES STOCKDALE, PRESIDENT; JACK HAWKINS, CHAIRMAN OF BOARD; GEORGE BUCK, JR., VICE-PRESIDENT; DEIDRA STOCKDALE, SECRETARY/TREASURER

DIRECTORS-

GEORGE R. BUCK, JR., JACK HAWKINS, G. W. MCCUTCHEON, CHARLES STOCKDALE, MELVIN J. REDDY

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		741,792
2. U.S. TREASURY SECURITIES		320,000
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		5,000
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,382,221	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	20,364	
C. LOANS, NET		1,361,857
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11. FURNITURE AND FIXTURES, NET		9,835
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		63,813
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		100,000
15. OTHER ASSETS		6,871
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,609,168

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		525,371
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		215,474
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		226,209
22. REGULAR CERTIFICATES OF DEPOSIT		1,414,997
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,382,051
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	215,474	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,641,206	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		1,986
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,384,037
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		100,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		60,000
37. UNDIVIDED PROFITS		65,131
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		225,131
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,609,168

ORGANIZED 1959 NO. 031

AVCO CRAIG INDUSTRIAL BANK
CRAIG

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GREGORY S. ALLEN, VICE-PRESIDENT/CASHIER; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; RICHARD I. BERTONI, CONTROLLER/ASSISTANT SECRETARY; JAMES ESA, ASST. VICE-PRESIDENT; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, JAMES ESA, HERBERT A. SMITH

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		18,004
2. U.S. TREASURY SECURITIES		39,481
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,540,767	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	58,972	
C. LOANS, NET		1,481,795
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		13,597
11. FURNITURE AND FIXTURES, NET		16,974
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		353
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,570,204

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		124,338
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		192,724
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		59,617
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		2,069
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		378,748
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	317,062	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	61,686	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		822,786
31. OTHER LIABILITIES		5,219
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,206,753
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		100,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		151,030
37. UNDIVIDED PROFITS		112,421
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		363,451
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,570,204

ORGANIZED 1975 NO. 081

AMERICAN INDUSTRIAL BANK/CHERRY CREEK
DENVER

OFFICERS-

T.D. PROVANCE, PRESIDENT/CHAIRMAN; G.B.P. WARD, JR., SECRETARY; A.G. DECECCO, VICE-PRESIDENT/SECRETARY; LEE C. OVERSON, VICE-PRESIDENT/CASHIER

DIRECTORS-

LEE C. OVERSON, T.D. PROVANCE, G.B.P. WARD, JR., HUGH A. WOLTZEN

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		216,119
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,779,836	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	51,570	
C. LOANS, NET		4,728,266
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		1,926
11. FURNITURE AND FIXTURES, NET		13,329
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		68,209
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,027,849

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		50,684
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		286,739
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		58,596
22. REGULAR CERTIFICATES OF DEPOSIT		573,302
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		50,322
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,019,643
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	286,739	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	682,220	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		2,685,000
31. OTHER LIABILITIES		30,425
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,735,068
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	200,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	800,000
37. UNDIVIDED PROFITS	292,781
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,292,781
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	5,027,849

ORGANIZED 1917 NO. 002

AVCO COLORADO INDUSTRIAL BANK
DENVER

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; ROBERT KAUFFMANN, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; JAMES ESA, ASST. VICE-PRESIDENT; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; RICHARD I. BERTONI, CONTROLLER/ASST. SECRETARY; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, JAMES ESA, GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		25,018
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		176,607
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,417,362	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	108,664	
	C. LOANS, NET		2,308,698
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		24,525
11.	FURNITURE AND FIXTURES, NET		12,713
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		2,310
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,549,871

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		357,113
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		214,201
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		224,349
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		2,214
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		797,877
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	571,314	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	226,563	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		613,318
31.	OTHER LIABILITIES		7,685
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,418,880
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		300,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		320,233
37.	UNDIVIDED PROFITS		510,758
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,130,991
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,549,871

ORGANIZED 1949 NO. 007

AVCO INDUSTRIAL BANK
DENVER

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; MARVIN LEWIS, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES; JAMES ESA, ASST. VICE-PRESIDENT; RICHARD I. BERTONI, CONTROLLER/ASST. SECRETARY

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH, JAMES ESA

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,979
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		20,784
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,609,528	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	56,064	
	C. LOANS, NET		1,553,464
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		7,051
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		662
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,584,940

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		18,984
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		9,815
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		7,281
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		67
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		36,147
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	28,799	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	7,348	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,090,135
31.	OTHER LIABILITIES		5,210
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,131,492
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	100,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	128,592
37.	UNDIVIDED PROFITS	224,856
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	453,448
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	1,584,940

ORGANIZED 1963 NO. 041

BANKWEST INDUSTRIAL BANK
DENVER

OFFICERS-

DAN R. KIELY, CHAIRMAN OF THE BOARD; GERALD L. CREERY, PRESIDENT;
SIDNEY L. ZAHALSKY, VICE-PRESIDENT/SECRETARY

DIRECTORS-

GERALD L. CREERY, DAN R. KIELY, CONNIE J. MOOS, GARY L. RIFE,
SIDNEY L. ZAHALSKY

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,436,656
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,372,851	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	45,500	
	C. LOANS, NET		4,327,351
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		20,222
11.	FURNITURE AND FIXTURES, NET		58,449
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		47,113
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		128,442
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		6,018,233

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		23,850
18.	NOW ACCOUNTS		18,233
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,119,901
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		1,442,436
22.	REGULAR CERTIFICATES OF DEPOSIT		2,980,536
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		41,146
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		5,626,102
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,161,984	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	4,464,118	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		120,311
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,746,413
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		40,000
37.	UNDIVIDED PROFITS		31,820
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		271,820
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		6,018,233

ORGANIZED 1959 NO. 026

BROADWAY MANUFACTURERS HANOVER INDUSTRIAL BANK
DENVER

OFFICERS-

FLOYD A. TYLER, PRESIDENT; THOMAS M. RYAN, SR. VICE-PRESIDENT/CASHIER; DOUGLAS C. SPRINGSTEEL, VICE-PRESIDENT; STEPHEN P. KILLOUGH, SR. VICE-PRESIDENT/SECRETARY; RUTH L. FALBE, VICE-PRESIDENT/ASSISTANT SECRETARY; REGIS J. FOCHLER, VICE-PRESIDENT

DIRECTORS-

WILLIAM T. MCGOWAN, JOHN P. NEARY, THOMAS N. RYAN, EDWARD W. MAY, FLOYD A. TYLER, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		848,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		63,000
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		5,000
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	15,403,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	156,000	
C. LOANS, NET		15,247,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		35,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		96,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		16,294,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		193,000
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		1,137,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		360,000
22. REGULAR CERTIFICATES OF DEPOSIT		3,018,000
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,708,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		7,521,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		213,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		12,442,000
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		250,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		1,250,000
37. UNDIVIDED PROFITS		2,352,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		3,852,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		16,294,000

ORGANIZED 1981 NO. 149

CHASE MANHATTAN INDUSTRIAL BANK
DENVER

OFFICERS-

BARRY WESTERLAND, PRESIDENT; JOEL L. EPSTEIN, CHAIRMAN/VICE-PRESIDENT; PETER J. HUMPHREYS, VICE-PRESIDENT; MARTHA A. HOLYFIELD, JOY L. HINSHAW, MARY BELL, 2ND VICE-PRESIDENTS; MICHAEL E. CARLSON, SECRETARY

DIRECTORS-

LEONARD J. PROSCIA, JOEL L. EPSTEIN, BARRY C. WESTERLAND

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		206,854
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	92,041,000	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	920,500	
	C. LOANS, NET		91,120,500
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		14,810
11.	FURNITURE AND FIXTURES, NET		49,956
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		3,000
15.	OTHER ASSETS		665,221
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		92,060,341

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		244,698
25.	ACCRUED INTEREST ON ALL DEPOSITS		33,267
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		277,965
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	277,965	
27.	EXCESS FUNDS PURCHASED		78,481,582
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		558,009
31.	OTHER LIABILITIES		1,779,127
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		81,096,683
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		7,500,000
37.	UNDIVIDED PROFITS		2,963,658
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		10,963,658
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		92,060,341

ORGANIZED 1957 NO. 020

CHAVES INDUSTRIAL BANK
DENVER

OFFICERS-

RICHARD CHAVES, PRESIDENT; KATHLEEN CHAVES, SECRETARY/TREASURER; VIRGINIA SMITH, ASSISTANT SECRETARY

DIRECTORS-

RICHARD CHAVES, POLLY BACA, PAUL SALAS

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		448,205
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,179,027	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	171,000	
	C. LOANS, NET		4,008,027
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		16,517
11.	FURNITURE AND FIXTURES, NET		85,174
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		719,556
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		100,000
15.	OTHER ASSETS		1,128,875
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		6,506,354

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		6,003,741
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		383,686
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		6,387,427
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	6,387,427	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		22,396
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		6,409,823
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	300,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	160,000
37.	UNDIVIDED PROFITS	363,469-
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	96,531
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	6,506,354

ORGANIZED 1982 NO. 153

CITICORP DENVER SAVINGS AND INDUSTRIAL BANK
DENVER

OFFICERS-

DANIEL A. SAKLAD, PRESIDENT; STEPHANIE GARTMAN, VICE-PRESIDENT/CASHIER; RONALD PALMER, VICE-PRESIDENT/SECRETARY; GEORGE POLAND, SECRETARY; RON R. ALLEN, VICE-PRESIDENT; CHARLES D. BRIGMAN, MICHAEL W. GLEASON, ASST. VICE-PRESIDENT/ASST. SECRETARIES

DIRECTORS-

DANIEL A. SAKLAD, GERALD L. FENSTERMAKER, ROBERT D. HORNER

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		6,141,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	11,213,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	128,000	
C. LOANS, NET		11,085,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		54,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		192,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		17,472,000
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		1,000
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		4,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		946,000
22. REGULAR CERTIFICATES OF DEPOSIT		6,094,000
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		101,000
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		7,146,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		6,334,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		361,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		13,841,000
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		500,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		2,000,000
37. UNDIVIDED PROFITS		1,131,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		3,631,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		17,472,000

ORGANIZED 1940 NO. 003

COMMERCIAL CREDIT INDUSTRIAL BANK
DENVER

OFFICERS-

J.B. DUVALL, PRESIDENT; J.E. MULLINS, J.R. PATTERSON, J.I. JONES, VICE-PRESIDENTS; S.G. NATHANSON, SECRETARY; S.J. RZECZKOWSKI, TREASURER; S.A. SLIVECKY, ASST. SECRETARY/ASST. TREASURER

DIRECTORS-

JAMES MULLINS, GERALD PETERSON, J.R. PATTERSON

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		107,112
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	5,992,018	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	148,964	
C. LOANS, NET		5,843,054
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11. FURNITURE AND FIXTURES, NET		9,269
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		162,984
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		6,122,419

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		2,411
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		47,309
22. REGULAR CERTIFICATES OF DEPOSIT		107,801
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		1
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		157,522
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	155,111	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		4,559,623
31. OTHER LIABILITIES		480,749
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,197,894
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		100,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		563,626
37. UNDIVIDED PROFITS		260,899
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		924,525
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		6,122,419

ORGANIZED 1955 NO. 023

COMMERCIAL INDUSTRIAL BANK
DENVER

OFFICERS-

WENDELL L. DIXON, PRESIDENT; ORSSITER A. ARMSTRONG, JOHN J. BOLGER, LOUIS DURFEE, TROY GOODWIN, JOSEPH L. HENRY, FRED S. KOHLRUSS, ERIC H. KREBS, DAVID M. LACKEY, GEORGE M. LINDSTROM, JAMES I. MANLEY, HAROLD R. PALMEN, ROBERT R. PATTON, JAMES A. RICHARDS, DAVID SEELEY, JAMES S. SNYDER, TIMOTHY A. TEMPLE, MILLARD C. WILDENSTEIN, VICE-PRESIDENTS; WILLIAM A. ROTZIEN, SECRETARY; HOWARD E. PARKER, TREASURER; JAY ANDREW HARP, ASST. SECRETARY; WILLIAM A. NEFF, ASST. TREASURER; ROBERT P. PLUMMER, ASST. TREASURER AND CASHIER

DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, WILLIAM A. ROTZIEN

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		500
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,232,964	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	76,388	
C. LOANS, NET		3,156,576
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11. FURNITURE AND FIXTURES, NET		1,107
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		105,855
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		2,286
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,266,324

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		22,934
30. BILLS PAYABLE TO PARENT COMPANY		389,529
31. OTHER LIABILITIES		8,937
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		421,400
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	500,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	1,000,000
37. UNDIVIDED PROFITS	1,344,924
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	2,844,924
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	3,266,324

ORGANIZED 1951 NO. 012

DENVER MANUFACTURERS HANOVER INDUSTRIAL BANK
DENVER

OFFICERS-

FLOYD A. TYLER, PRESIDENT; THOMAS M. RYAN, SR. VICE-PRESIDENT/CASHIER DOUGLAS C. SPRINGSTEEL, VICE-PRESIDENT; STEPHEN P. KILLOUGH, SR. VICE-PRESIDENT/SECRETARY; RUTH L. FALBE, VICE-PRESIDENT/ASSISTANT SECRETARY; REGIS J. FOCHLER, VICE-PRESIDENT; JESSICA E. DEWITT, MANAGER

DIRECTORS-

WILLIAM T. MCGOWAN, JOHN P. NEARY, THOMAS M. RYAN, EDWARD W. MAY, FLOYD A. TYLER, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		744,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		61,000
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	9,758,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	99,000	
C. LOANS, NET		9,659,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		13,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		110,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		10,587,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		211,000
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		1,573,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		100,000
22. REGULAR CERTIFICATES OF DEPOSIT		3,116,000
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		5,000,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		1,282,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		155,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		6,437,000
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		100,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		2,400,000
37. UNDIVIDED PROFITS		1,650,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		4,150,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		10,587,000

ORGANIZED 1963 NO. 039

MANUFACTURERS HANOVER INDUSTRIAL BANK
DENVER

OFFICERS-

FLOYD A. TYLER, PRESIDENT; THOMAS M. RYAN, SR. VICE-PRESIDENT/CASHIER DOUGLAS C. SPRINGSTEEL, VICE-PRESIDENT; STEPHEN P. KILLOUGH, SR. VICE-PRESIDENT/SECRETARY; RUTH L. FALBE, VICE-PRESIDENT/ASSISTANT SECRETARY; REGIS J. FOCHLER, VICE-PRESIDENT

DIRECTORS-

WILLIAM T. MCGOWAN, JOHN P. NEARY, THOMAS M. RYAN, EDWARD W. MAY, FLOYD A. TYLER, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		962,000
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		142,000
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	9,683,000	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	101,000	
	C. LOANS, NET		9,582,000
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		42,000
11.	FURNITURE AND FIXTURES, NET		
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		90,000
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		10,818,000

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		159,000
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,992,000
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		358,000
22.	REGULAR CERTIFICATES OF DEPOSIT		3,640,000
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		6,149,000
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		1,546,000
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		143,000
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		7,838,000
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		300,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		1,200,000
37.	UNDIVIDED PROFITS		1,480,000
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		2,980,000
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		10,818,000

ORGANIZED 1959 NO. 027

METROPOLITAN INDUSTRIAL BANK
DENVER

OFFICERS-

VICTOR LEDERMAN, PRESIDENT; DANNI LEDERMAN, VICE-PRESIDENT/SECRETARY; HARLAN RAY, TREASURER, CHARLES CARVER, VICE-PRESIDENT/TREASURER

DIRECTORS-

MICHAEL BRUNSCHWIG, DANNI LEDERMAN, VICTOR LEDERMAN, HARLAN RAY, CHARLES CARVER, DONALD WAKNIN

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,468,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		26,000
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	11,558,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	124,000	
C. LOANS, NET		11,434,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		297,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		154,000
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		931,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		15,310,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		698,000
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		1,681,000
22. REGULAR CERTIFICATES OF DEPOSIT		11,392,000
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		264,000
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		14,035,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		231,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		14,266,000
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	528,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	322,000
37. UNDIVIDED PROFITS	194,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,044,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	15,310,000

ORGANIZED 1973 NO. 069

NORTH DENVER 1ST INDUSTRIAL BANK
DENVER

OFFICERS-

W. HAROLD DOBSON, CHAIRMAN OF BOARD/PRESIDENT;
HARRIS H. SIMMONS, TREASURER/SECRETARY; B. LYNNE MURRAY, SECRETARY

DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, HARRIS H. SIMMONS

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,124,179
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,926,193	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	35,115	
C. LOANS, NET		2,891,078
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11. FURNITURE AND FIXTURES, NET		1,300
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		4,443
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		122,162
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,143,162

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		282,635
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		296,960
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		162,085
22. REGULAR CERTIFICATES OF DEPOSIT		2,868,628
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		28,309
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,638,617
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	296,960	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,059,022	
27. EXCESS FUNDS PURCHASED		993,500
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		30,988
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		4,663,105
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	200,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	100,000
37. UNDIVIDED PROFITS	180,057
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	480,057
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	5,143,162

ORGANIZED 1980 NO. 116

RESOURCES INDUSTRIAL BANK
DENVER

OFFICERS-

M. KATHALYNN HARDISTY, PRESIDENT; SCOTT PETERSON, LOAN OFFICER;
RAY OTTE, JR., VICE-PRESIDENT/CASHIER/SECRETARY

DIRECTORS-

ARTHUR H. GOLDBERT, STEPHEN SIMMS, RICHARD P. HEBNER, GERARD M. LAVIN

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,367,000
2. U.S. TREASURY SECURITIES		4,182,000
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		2,200,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	21,464,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	294,000	
C. LOANS, NET		21,170,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		90,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		384,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		29,393,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS	158,000
18. NOW ACCOUNTS	
19. PAYABLE THRU DRAFT ACCOUNTS	
20. MONEY MARKET ACCOUNTS	10,407,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	56,000
22. REGULAR CERTIFICATES OF DEPOSIT	3,330,000
23. BROKERED DEPOSITS	11,631,000
24. OTHER TIME DEPOSITS	
25. ACCRUED INTEREST ON ALL DEPOSITS	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)	25,582,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	
27. EXCESS FUNDS PURCHASED	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
B. OTHER LIABILITIES FOR BORROWED MONEY	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	
30. BILLS PAYABLE TO PARENT COMPANY	
31. OTHER LIABILITIES	977,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)	26,559,000
33. SUBORDINATED NOTES AND DEBENTURES	

EQUITY CAPITAL:

34. COMMON STOCK	200,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	1,050,000
37. UNDIVIDED PROFITS	1,584,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	2,834,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	29,393,000

ORGANIZED 1958 NO. 025

ROCKY MOUNTAIN 1ST INDUSTRIAL BANK
DENVER

OFFICERS-

CLIFFORD E. KATALIN, PRESIDENT;
B. LYNNE MURRAY, SECRETARY; HARRIS SIMMONS, TREASURER

DIRECTORS-

HAROLD W. DOBSON, CLIFFORD O. KATALIN, HARRIS SIMMONS,
DALE WESTERGARD

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		3,883,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		395,000
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		12,000
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	13,722,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	170,000	
C. LOANS, NET		13,552,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		32,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		185,000
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		203,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		18,262,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS	591,000
18. NOW ACCOUNTS	
19. PAYABLE THRU DRAFT ACCOUNTS	
20. MONEY MARKET ACCOUNTS	2,865,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	1,316,000
22. REGULAR CERTIFICATES OF DEPOSIT	11,675,000
23. BROKERED DEPOSITS	
24. OTHER TIME DEPOSITS	
25. ACCRUED INTEREST ON ALL DEPOSITS	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)	16,447,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	
27. EXCESS FUNDS PURCHASED	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
B. OTHER LIABILITIES FOR BORROWED MONEY	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	
30. BILLS PAYABLE TO PARENT COMPANY	
31. OTHER LIABILITIES	531,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)	16,978,000
33. SUBORDINATED NOTES AND DEBENTURES	

EQUITY CAPITAL:

34. COMMON STOCK	200,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	200,000
37. UNDIVIDED PROFITS	884,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,284,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	18,262,000

ORGANIZED 1981 NO. 139

FIRST SUMMIT INDUSTRIAL BANK
DILLON

OFFICERS-

RON HANSEN, PRESIDENT; JAMES D. ASHER, EXECUTIVE VICE-PRESIDENT; ELIZABETH BASHANT, VICE-PRESIDENT/CASHIER

DIRECTORS-

WILLIAM R. HANSEN, JAMES D. ASHER, JOSEPH D. JOHNSON, WINTON A. WINTER, ELI ROBERTSON, SUSAN OPLAND

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		503,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	784,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	13,000	
C. LOANS, NET		771,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		7,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		13,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,294,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		65,000
18. NOW ACCOUNTS		549,000
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		279,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		235,000
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,128,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		18,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,146,000
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		100,000
35. OTHER CAPITAL STOCK		100,000
36. SURPLUS		
37. UNDIVIDED PROFITS		52,000-
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		148,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,294,000

ORGANIZED 1981 NO. 133

COLORADO INDUSTRIAL BANK
EATON

OFFICERS-

WILLIAM A. BOWNESS, PRESIDENT; VELMA L. DILLON, EXECUTIVE VICE-PRESIDENT; LINDA E. YOST, CASHIER

DIRECTORS-

CARL A. BENSON, WILLIAM BOWNESS, VELMA L. DILLON, JOHN BOWNESS, MELVIN D. SEVERSON

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		533,717
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		79,289
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		85,279
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		50,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,206,144	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	25,216	
C. LOANS, NET		1,180,928
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		29,556
11. FURNITURE AND FIXTURES, NET		18,456
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		65,929
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,043,154

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		206,742
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		292,043
20. MONEY MARKET ACCOUNTS		256,743
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		56,794
22. REGULAR CERTIFICATES OF DEPOSIT		934,015
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		9,340
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,755,677
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	548,786	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,000,149	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		21,277
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,776,954
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	100,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	125,000
37. UNDIVIDED PROFITS	41,200
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	266,200
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	2,043,154

ORGANIZED 1950 NO. 008

AVCO ENGLEWOOD INDUSTRIAL BANK
ENGLEWOOD

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; DONALD THOMAS, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; RICHARD I. BERTONI, CONTROLLER/ASST. SECRETARY; JAMES ESA, ASST. VICE-PRESIDENT; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, JAMES ESA, GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		18,171
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		25,178
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,876,010	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	102,420	
C. LOANS, NET		2,773,590
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		4,000
11. FURNITURE AND FIXTURES, NET		142
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		6,419
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,827,500

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		51,089
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		13,385
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		43,072
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		754
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		108,300
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	64,474	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	43,826	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		1,980,824
31. OTHER LIABILITIES		4,907
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,094,031
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		100,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		400,000
37. UNDIVIDED PROFITS		233,469
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		733,469
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,827,500

ORGANIZED 1980 NO. 129

AVCO SOUTHEAST INDUSTRIAL BANK
ENGLEWOOD

OFFICERS-

CHARLES RINEHART, PRESIDENT; ROBERT BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; TERRY REICHEN, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; JAMES ESA, ASST. VICE-PRESIDENT; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; RICHARD I. BERTONI, CONTROLLER/ASST. SECRETARY; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH, JAMES ESA

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		5,484
2. U.S. TREASURY SECURITIES		9,863
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,885,060	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	72,142	
C. LOANS, NET		1,812,918
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		6,381
11. FURNITURE AND FIXTURES, NET		6,092
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		98,011
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		104
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,938,853

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		26,840
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		34,361
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		400
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		76
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		61,677
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	61,201	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	476	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		998,330
31. OTHER LIABILITIES		4,124
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,064,131
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		200,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		550,000
37. UNDIVIDED PROFITS		124,722
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		874,722
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		1,938,853

ORGANIZED 1980 NO. 132

CHRYSLER FIRST INDUSTRIAL BANK
ENGLEWOOD

OFFICERS-

E. F. RABENOLD, PRESIDENT; L.G. CONNORS, B.W. HANSEN, W.R. HOBSON, R.E. NYCE, VICE-PRESIDENTS; J.A. GUTIERREZ, VICE-PRESIDENT/MANAGER; G.J. GIAMALIS, ASSISTANT VICE-PRESIDENT; C.J. EBY, SECRETARY

DIRECTORS-

R.C. PETERS, E.F. RABENOLD, W.J. FENZA, M.N. PARKS

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		133,429
2.	U.S. TREASURY SECURITIES		197,617
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	15,965,659	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	159,657	
	C. LOANS, NET		15,806,002
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		63,536
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		464,992
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		16,665,576

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		221,350
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		258,023
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		949,322
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		122,367
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,551,062
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	258,023	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,071,689	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		10,712,730
31.	OTHER LIABILITIES		2,127,173
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		14,390,965
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		1,183,517
37.	UNDIVIDED PROFITS		891,094
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		2,274,611
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		16,665,576

ORGANIZED 1924 NO. 004

LABOR FINANCE INDUSTRIAL BANK
ENGLEWOOD

OFFICERS-

GLEN B. CLARK, SR., CHAIRMAN OF BOARD, FRANK S. PETERSON, PRESIDENT; C. P. PARRISH, VICE-PRESIDENT; GLEN B. CLARK, JR., SECRETARY

DIRECTORS-

GLEN B. CLARK, JR., GLEN B. CLARK, SR., NICHOLAS J. MEAGHER, JR., FRANK S. PETERSON, C. P. PARRISH

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS	180,000
2.	U.S. TREASURY SECURITIES	
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS	
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS	
5.	OTHER BONDS, NOTES AND DEBENTURES	
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK	
7.	EXCESS FUNDS SOLD	
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL	
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	
	C. LOANS, NET	
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET	
11.	FURNITURE AND FIXTURES, NET	
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES	
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES	
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK	
15.	OTHER ASSETS	
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)	180,000

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS	
18.	NOW ACCOUNTS	
19.	PAYABLE THRU DRAFT ACCOUNTS	
20.	MONEY MARKET ACCOUNTS	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	
22.	REGULAR CERTIFICATES OF DEPOSIT	
23.	BROKERED DEPOSITS	
24.	OTHER TIME DEPOSITS	
25.	ACCRUED INTEREST ON ALL DEPOSITS	
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)	
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	
27.	EXCESS FUNDS PURCHASED	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
	B. OTHER LIABILITIES FOR BORROWED MONEY	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	
30.	BILLS PAYABLE TO PARENT COMPANY	
31.	OTHER LIABILITIES	
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)	
33.	SUBORDINATED NOTES AND DEBENTURES	

EQUITY CAPITAL:

34.	COMMON STOCK	100,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	30,000
37.	UNDIVIDED PROFITS	50,000
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	180,000
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	180,000

ORGANIZED 1975 NO. 084

JEFFERSON INDUSTRIAL BANK
EVERGREEN

OFFICERS-

RONALD F. WEISZMANN, PRESIDENT; DIANE C. KAY, EXEC. VICE-PRESIDENT; ROSINA M. GIBB, TRENT HEITZ, GINGER L. MARCUS, VICKI FENSTERMACHER, PATRICIA A. SAINT JOHN, VICE-PRESIDENTS; NANCY STAGGS, SECRETARY/CASHIER

DIRECTORS-

VICKI FENSTERMACHER, ROSINA M. GIBB, DIANE C. KAY, GINGER L. MARCUS, PATRICIA A. SAINT JOHN, RONALD F. WEISZMANN

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		410,949
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		825,416
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		46,462
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,470,819	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	16,244	
C. LOANS, NET		1,454,575
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		1,084
11. FURNITURE AND FIXTURES, NET		208,575
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		225,686
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		355,558
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,528,305
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		268,929
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		1,208,829
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		190,062
22. REGULAR CERTIFICATES OF DEPOSIT		863,146
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		6,737
25. ACCRUED INTEREST ON ALL DEPOSITS		22,576
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,560,279
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,208,829	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,082,521	
27. EXCESS FUNDS PURCHASED		247,066
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		16,019
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		4,532
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,827,896
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		123,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		577,000
37. UNDIVIDED PROFITS		409
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		700,409
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,528,305

ORGANIZED 1956 NO. 018

AVCO FORT COLLINS INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD GILSTRAP, VICE-PRESIDENTS; PAUL T. TOLLIVERO, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; RICHARD BERTONI, CONTROLLER/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; JAMES ESA, ASST. VICE-PRESIDENT; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, JAMES ESA, GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		11,078
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		119,846
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,956,112	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	116,693	
C. LOANS, NET		2,839,419
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		8,286
11. FURNITURE AND FIXTURES, NET		12,510
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		44,921
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,036,060

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		71,139
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		152,220
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		70,371
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		1,083
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		294,813
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	223,359	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	71,454	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		1,579,137
31. OTHER LIABILITIES		18,642
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,892,592
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	100,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	241,793
37. UNDIVIDED PROFITS	801,675
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,143,468
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	3,036,060

ORGANIZED 1975 NO. 082

CITICORP FORT COLLINS SAVINGS AND INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

DANIEL A. SAKLAD, PRESIDENT; RON R. ALLEN, VICE-PRESIDENT; STEPHANIE GARTMAN, VICE-PRESIDENT/CASHIER; GEORGE POLAND, SECRETARY; RONALD J. PALMER, VICE-PRESIDENT/ASST. SECRETARY; CHARLES BRIGMAN, MICHAEL GLEASON, ASST. VICE-PRESIDENT/ASST. SECRETARY; JEANNIE OLSON, STEPHEN LOWRY, MICHAEL CONNALLY, DONNA CLARK, HASKELL EDELSTEIN, ASST CASHIERS; VITO CALIA, JOEL DICTROW, ALFRED GROTELL, WILLIAM HAYDEN, ELLEN KALTMAN, LEON KOZAK, KATHLEEN MORSAL, JOHN OLMSTEAD, GERARD WHITE, DENISE STRAIN, VICE-PRESIDENTS; ROBERT KANE, ASST. VICE-PRESIDENT

DIRECTORS-

DANIEL A. SAKLAD, GERALD L. FENSTERMAKER, ROBERT D. HORNER

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		3,619,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	13,004,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	158,000	
C. LOANS, NET		12,846,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		59,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		108,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		16,632,000
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		25,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		341,000
22. REGULAR CERTIFICATES OF DEPOSIT		5,452,000
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		5,818,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		6,113,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		527,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		12,458,000
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		200,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		2,300,000
37. UNDIVIDED PROFITS		1,674,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		4,174,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		16,632,000

ORGANIZED 1970 NO. 061

FORT COLLINS 1ST INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

W. HAROLD DOBSON, CHAIRMAN OF BOARD/VICE-PRESIDENT; ROBERT J. MAWHINNEY, PRESIDENT; B. LYNNE MURRAY, SECRETARY; HARRIS SIMMONS, TREASURER/ ASSISTANT SECRETARY

DIRECTORS-

W. HAROLD DOBSON, CLIFFORD KATALIN, ROBERT J. MAWHINNEY, HARRIS H. SIMMONS, DALE WESTERGARD

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,596,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		150,000
5. OTHER BONDS, NOTES AND DEBENTURES		11,000
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	19,046,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	304,000	
C. LOANS, NET		18,742,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		11,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		239,000
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		263,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		22,012,000
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		492,000
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		557,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		312,000
22. REGULAR CERTIFICATES OF DEPOSIT		4,934,000
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		6,295,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		13,769,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		398,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		20,462,000
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		200,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		150,000
37. UNDIVIDED PROFITS		1,200,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,550,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		22,012,000

ORGANIZED 1981 NO. 144

FORT COLLINS COLORADO INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

JACK D. WANSTREET, PRESIDENT; SHIRLEY GREEN, VICE-PRESIDENT;
DEBORAH MEDALEN, ASSISTANT CASHIER

DIRECTORS-

JACK D. WANSTREET, LESTER LERICH, RAYMOND A. MURRAY, JOHN D. RANKIN

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,101,417
2.	U.S. TREASURY SECURITIES		201,872
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,108,080	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	41,594	
	C. LOANS, NET		3,066,486
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		28,169
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		90,603
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		112,016
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,600,563

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		189,924
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		2,227,869
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		67,429
22.	REGULAR CERTIFICATES OF DEPOSIT		1,641,031
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		21,314
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,147,567
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	2,227,869	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,729,774	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		10,036
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		4,157,603
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		140,000
37.	UNDIVIDED PROFITS		102,960
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		442,960
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		4,600,563

ORGANIZED 1983 NO. 167

FORT COLLINS U. S. INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO ELARI, SR. VICE-PRESIDENT; ROBERT ELDER, VICE-PRESIDENT; T. DALRYMPLE, SECRETARY; PAUL M. DEVORE, TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES, EVAN N. HALE, ROBERT MITCHELL

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		870,416
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,066,523	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	57,394	
C. LOANS, NET		4,009,129
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		56
11. FURNITURE AND FIXTURES, NET		18,695
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		65,702
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,963,998

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		25,795
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		966,972
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		2,731,267
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		19,847
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,743,881
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	966,972	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,751,114	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		35,014
31. OTHER LIABILITIES		19,943
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,798,838
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	500,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	300,000
37. UNDIVIDED PROFITS	365,160
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,165,160
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	4,963,998

ORGANIZED 1953 NO. 013

MONROE INDUSTRIAL BANK
FORT COLLINS

OFFICERS-

RICHARD J. ZIEMAN, PRESIDENT; E.J. GABRIEL, EXECUTIVE VICE-PRESIDENT; FRED V. SHERMAN, SECRETARY/TREASURER; JANICE G. RASDON, CASHIER

DIRECTORS-

E.J. GABRIEL, FRED V. SHERMAN, RICHARD J. ZIEMAN

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		111,417
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,664,128	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	46,642	
	C. LOANS, NET		4,617,486
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		2,500
11.	FURNITURE AND FIXTURES, NET		13,069
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		169,424
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		197,445
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,111,341

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		151,000
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		473,717
22.	REGULAR CERTIFICATES OF DEPOSIT		4,032,356
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		57,260
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,714,333
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	4,563,333	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		2,603
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		4,716,936
33.	SUBORDINATED NOTES AND DEBENTURES		3,200

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		140,000
37.	UNDIVIDED PROFITS		1,148,795-
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		1,200,000
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		391,205
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		5,111,341

ORGANIZED 1980 NO. 121

FORT LUPTON INDUSTRIAL BANK
FORT LUPTON

OFFICERS-

DIETER R. KOMINSKI, PRESIDENT; ROLLAND M. WOLFE, VICE-PRESIDENT; SAM S. FUNAKOSHI, CASHIER

DIRECTORS-

DIETER R. KOMINSKI, ROLLAND M. WOLFE, SAM S. FUNAKOSHI

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		926,970
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		220,000
5.	OTHER BONDS, NOTES AND DEBENTURES		1,641
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,978,331	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	39,607	
	C. LOANS, NET		1,938,724
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		2,124
11.	FURNITURE AND FIXTURES, NET		10,811
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		72,967
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		131,728
15.	OTHER ASSETS		121,357
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,426,322

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		332,139
18.	NOW ACCOUNTS		316,340
19.	PAYABLE THRU DRAFT ACCOUNTS		84,550
20.	MONEY MARKET ACCOUNTS		628,504
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		237,398
22.	REGULAR CERTIFICATES OF DEPOSIT		1,473,588
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		20,453
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,092,972
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,029,394	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,731,439	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		46,267
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,139,239
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		60,000
37.	UNDIVIDED PROFITS		127,083
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		287,083
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,426,322

ORGANIZED 1955 NO. 016

GLENWOOD INDUSTRIAL BANK
GLENWOOD SPRINGS

OFFICERS-

DONALD VANDERHOOF, PRESIDENT; STEVEN VANDERHOOF, VICE-PRESIDENT; EDDI VANDERHOOF, SECRETARY

DIRECTORS-

DONALD VANDERHOOF, EDDI VANDERHOOF, STEVEN VANDERHOOF

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		826,432
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		591,500
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		110,000
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,978,990	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	61,000	
C. LOANS, NET		3,917,990
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		16,417
11. FURNITURE AND FIXTURES, NET		55,645
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		224,022
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		146,228
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,888,234
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		597,712
18. NOW ACCOUNTS		207,991
19. PAYABLE THRU DRAFT ACCOUNTS		83,544
20. MONEY MARKET ACCOUNTS		1,519,183
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		204,538
22. REGULAR CERTIFICATES OF DEPOSIT		2,885,598
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		45,587
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		5,544,153
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,810,718	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,135,723	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		24,082
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,568,235
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		100,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		150,000
37. UNDIVIDED PROFITS		69,999
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		319,999
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		5,888,234

ORGANIZED 1981 NO. 136

APPLEWOOD U. S. INDUSTRIAL BANK
GOLDEN

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO L. ELARI, SR. VICE-PRESIDENT; ROBERT MCCABE, VICE-PRESIDENT; T. DALRYMPLE, SECRETARY; PAUL M. DEVORE, TREASURER; R.D. GEDDES, ASSISTANT SECRETARY

DIRECTORS-

R. C. DICKIE, BRUNO L. ELARI, KEITH H. MILES, EVAN HALE, R.R. MITCHELL

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		651,174
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,673,912	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	61,102	
C. LOANS, NET		4,612,810
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		5,027
11. FURNITURE AND FIXTURES, NET		20,411
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		70,766
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,360,188

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		8,519
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		1,368,783
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		7,000
22. REGULAR CERTIFICATES OF DEPOSIT		2,671,762
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		24,368
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,080,432
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,368,783	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,703,130	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		125,191
31. OTHER LIABILITIES		39,286
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		4,244,909
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		300,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		460,000
37. UNDIVIDED PROFITS		355,279
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,115,279
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		5,360,188

ORGANIZED 1974 NO. 072

WASHINGTON INDUSTRIAL BANK
GOLDEN

OFFICERS-

RONALD F. WEISZMANN, PRESIDENT; DIANE C. KAY, EXECUTIVE VICE-PRESIDENT; TRENT HEITZ, GINGER L. MARCUS, VICKI FENSTERMACHER, VICE-PRESIDENTS; PATRICIA A. SAINT JOHN, SECRETARY

DIRECTORS-

VICKI FENSTERMACHER, DIANE C. KAY, GINGER MARCUS, RONALD F. WEISZMANN, PATRICIA A. SAINT JOHN

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		107,913
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		7,719,760
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		9,257
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		4,769
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,416,737	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	18,484	
C. LOANS, NET		1,398,253
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		93,355
11. FURNITURE AND FIXTURES, NET		154,340
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		166,602
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		422,204
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		10,076,453

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		196,848
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		6,140
20. MONEY MARKET ACCOUNTS		1,524,027
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		341,169
22. REGULAR CERTIFICATES OF DEPOSIT		2,113,140
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		28,223
25. ACCRUED INTEREST ON ALL DEPOSITS		36,666
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,246,213
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	1,530,167	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,519,198	
27. EXCESS FUNDS PURCHASED		3,527,652
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		1,363,335
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		22,681
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		9,159,881
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		500,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		200,000
37. UNDIVIDED PROFITS		216,572
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		916,572
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		10,076,453

ORGANIZED 1939 NO. 015

AVCO GRAND JUNCTION INDUSTRIAL BANK
GRAND JUNCTION

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; D.L. WESTLUND, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; RICHARD I. BERTONI, CONTROLLER/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENT/ASST. SECRETARIES; JAMES ESA, ASST. VICE-PRESIDENT; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, JAMES ESA, HERBERT F. SMITH

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		68,996
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		282,380
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,608,781	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	99,424	
	C. LOANS, NET		2,509,357
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		164,577
11.	FURNITURE AND FIXTURES, NET		11,832
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		174
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,037,316

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		47,419
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		412,718
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		289,267
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		3,108
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		752,512
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	460,137	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	292,375	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,501,147
31.	OTHER LIABILITIES		10,354
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,264,013
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		346,572
37.	UNDIVIDED PROFITS		326,731
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		773,303
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,037,316

ORGANIZED 1940 NO. 006

COMMERCIAL CREDIT INDUSTRIAL BANK
GRAND JUNCTION

OFFICERS-

J.B. DUVALL, PRESIDENT; J.E. MULLINS, J.R. PATTERSON, J.I. JONES, VICE-PRESIDENTS; S.G. NATHANSON, SECRETARY; S.J. RZECZKOWSKI, TREASURER; S.A. SLIVECKY, ASST. SECRETARY/ASST. TREASURER

DIRECTORS-

JAMES MULLINS, GERALD PETERSON, J.R. PATTERSON

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		35,907
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,368,577	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	269,102	
C. LOANS, NET		4,099,475
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		257,660
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,393,042

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		171,493
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		171,493
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	171,493	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		3,531,573
31. OTHER LIABILITIES		9,472
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,712,538
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		100,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		460,000
37. UNDIVIDED PROFITS		120,504
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		680,504
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		4,393,042

ORGANIZED 1960 NO. 032

HOME LOAN INDUSTRIAL BANK
GRAND JUNCTION

OFFICERS-

SAMUEL V. SUPLIZIO, PRESIDENT; JAMES A. BONELLA, EXECUTIVE VICE-PRESIDENT/TREASURER; WILLIAM W. ATCHLEY, SECRETARY

DIRECTORS-

JAMES A. BONELLA, HAROLD E. DANIELS, SAMUEL V. SUPLIZIO

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		416,394
2. U.S. TREASURY SECURITIES		340,318
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		198,063
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,098,072	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	159,975	
C. LOANS, NET		1,938,097
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		8,268
11. FURNITURE AND FIXTURES, NET		12,535
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		24,980
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,938,655
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		608,294
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		1,153,151
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		228,860
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,990,305
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	1,153,151	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	228,860	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		17,045
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,007,350
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		200,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		200,000
37. UNDIVIDED PROFITS		531,305
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		931,305
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,938,655

ORGANIZED 1980 NO. 124

FIRSTMARK INDUSTRIAL BANK
GREELEY

OFFICERS-

JAMES E. NELSON, PRESIDENT; LEONARD ROCKWARGER, DAVID RITCHIE, DUANE SCHNEIDER, VICE-PRESIDENTS; JEFFREY A. ROCKWARGER, SECRETARY/ TREASURER

DIRECTORS-

JAMES E. NELSON, DAVID RITCHIE, DUANE SCHNEIDER

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		477,481
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		110,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,078,917	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	87,818	
C. LOANS, NET		2,991,099
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		34,293
11. FURNITURE AND FIXTURES, NET		18,878
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		52,865
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		44,392
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,729,008

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		291,629
18. NOW ACCOUNTS		150,939
19. PAYABLE THRU DRAFT ACCOUNTS		55,477
20. MONEY MARKET ACCOUNTS		494,286
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		102,906
22. REGULAR CERTIFICATES OF DEPOSIT		1,845,366
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		48,809
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,989,412
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	700,702	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,948,278	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		45,482
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,034,894
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		500,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		100,000
37. UNDIVIDED PROFITS		94,114
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		694,114
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,729,008

ORGANIZED 1964 NO. 042

GREELEY INDUSTRIAL BANK
GREELEY

OFFICERS-

KERMIT D. GLOVER, PRESIDENT; REGINA J. SHINN, ASST. VICE-PRESIDENT

DIRECTORS-

MELVIN DINNER, MARVIN NAIMAN

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		543,503
2. U.S. TREASURY SECURITIES		49,979
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		248,170
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		55,864
5. OTHER BONDS, NOTES AND DEBENTURES		5,000
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		1
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,087,368	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	30,864	
C. LOANS, NET		3,056,504
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		331,335
11. FURNITURE AND FIXTURES, NET		11,357
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		85,033
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		194,419
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,581,164

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		218,405
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		780,633
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		143,948
22. REGULAR CERTIFICATES OF DEPOSIT		2,987,309
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		34,692
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,164,987
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	780,633	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,131,257	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		141,610
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		45,025
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		4,351,622
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	150,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	100,000
37. UNDIVIDED PROFITS	20,458-
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	229,542
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	4,581,164

ORGANIZED 1978 NO. 098

ARK VALLEY INDUSTRIAL BANK
LA JUNTA

OFFICERS-

J. GREGORY MULLINS, PRESIDENT; JAY W. MILLER, SR. VICE-PRESIDENT; VALERIE CONDER, VICE-PRESIDENT/OFFICE MGR.; STEPHEN KING, VICE-PRESIDENT CASHIER

DIRECTORS-

VICTOR ALDEA, CHARLOTTE J. BENSCHEIDT, EDWARD GARLINGTON, JR., LEO A. KIPPER, JAY W. MILLER, J. GREGORY MULLINS, HOWARD E. STUTZMAN, ROBERT WALLACE

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,358,197
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		2,651,712
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		80,000
5. OTHER BONDS, NOTES AND DEBENTURES		610,650
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		400,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	11,587,896	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	263,266	
C. LOANS, NET		11,324,630
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		193,576
11. FURNITURE AND FIXTURES, NET		134,109
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		264,114
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		103,498
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		507,575
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		17,628,061

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		1,226,959
18. NOW ACCOUNTS		2,306,739
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		1,097,637
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		1,335,985
22. REGULAR CERTIFICATES OF DEPOSIT		10,226,253
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		117,662
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		16,311,235
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	3,404,376	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	11,679,900	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		207,309
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		16,518,544
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	100,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	800,000
37. UNDIVIDED PROFITS	209,517
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,109,517
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	17,628,061

ORGANIZED 1973 NO. 067

LAFAYETTE FIRST INDUSTRIAL BANK
LAFAYETTE

OFFICERS-

RUDOLPH D. BIANCHI, PRESIDENT; LISA A. GRIEVES, CASHIER; FRANK GERMAN, SECRETARY

DIRECTORS-

RUDOLPH D. BIANCHI, FRANK GERMAN, DONALD E. IMEL, ROGER L. MCWILLIAMS, VINITA B. STURGEON

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		501,432
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,694,331	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	20,514	
	C. LOANS, NET		1,673,817
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		3,349
11.	FURNITURE AND FIXTURES, NET		2,585
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		65,597
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,246,780

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		155,878
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		1,243,271
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		78,690
22.	REGULAR CERTIFICATES OF DEPOSIT		493,709
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		9,846
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,981,394
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	1,243,271	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	582,245	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		36,296
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,017,690
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		100,000
37.	UNDIVIDED PROFITS		29,090
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		229,090
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,246,780

ORGANIZED 1981 NO. 138

MELLON LAFAYETTE INDUSTRIAL BANK
LAFAYETTE

OFFICERS-

CHARLES W. BENJAMIN, PRESIDENT; GENE L. HURLBURT, VICE-PRESIDENT; PEGGY C. CHAVEZ, ASST. VICE-PRESIDENT; WALTER F. EMMONS, SECRETARY; PAUL B. MIERKIEWICZ, TREASURER

DIRECTORS-

THOMAS A. HAEUSSLER, CHARLES W. BENJAMIN, WALTER F. EMMONS

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		173,095
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,680,920	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	31,997	
	C. LOANS, NET		1,648,923
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		8,794
11.	FURNITURE AND FIXTURES, NET		11,514
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		24,934
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,867,260

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		95,225
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		267,933
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		89,903
22.	REGULAR CERTIFICATES OF DEPOSIT		357,632
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		5,173
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		815,866
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	363,158	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	452,708	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		465,285
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,281,151
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK	100,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	400,000
37.	UNDIVIDED PROFITS	86,109
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	586,109
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	1,867,260

ORGANIZED 1979 NO. 108

AMERICAN INDUSTRIAL BANK OF LAKEWOOD
LAKEWOOD

OFFICERS-

T.D. PROVANCE, PRESIDENT; A. G. DECECCO, VICE-PRESIDENT/ASST. SECRETARY, G.B.P. WARD, JR., SECRETARY; KATHYRN A. WRIGHT, VICE-PRESIDENT/CASHIER

DIRECTORS-

T. D. PROVANCE, HUGH A. WOLTZEN, KATHYRN A. WRIGHT, G.B.P. WARD, JR.

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		125,400
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	6,533,232	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	69,305	
C. LOANS, NET		6,463,927
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		69,199
11. FURNITURE AND FIXTURES, NET		33,436
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		189,476
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		268,217
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		7,149,655

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		37,022
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		81,057
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		83,364
22. REGULAR CERTIFICATES OF DEPOSIT		380,105
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		12,706
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		594,254
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	81,057	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	476,175	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		5,265,000
31. OTHER LIABILITIES		11,085
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,870,339
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		201,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		800,000
37. UNDIVIDED PROFITS		278,316
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,279,316
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		7,149,655

ORGANIZED 1923 NO. 001

AVCO LAKEWOOD INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; KEN BOWLBY, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GARY FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; RICHARD I. BERTONI, CONTROLLER/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; JAMES ESA, ASST. VICE-PRESIDENT; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, JAMES ESA, GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		3,241,808
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		132,469
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,621,252	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	124,324	
	C. LOANS, NET		3,496,928
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		16,723
11.	FURNITURE AND FIXTURES, NET		27,747
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		31,419
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		6,947,094

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		4,363,171
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		44,226
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		14,709
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		1,387
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,423,493
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	4,407,397	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	16,096	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,228,413
31.	OTHER LIABILITIES		464,465
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		6,116,371
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		400,000
37.	UNDIVIDED PROFITS		330,723
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		830,723
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		6,947,094

ORGANIZED 1951 NO. 009

FIRST COMMUNITY INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

MIKE M. PAPPAS, CHIEF EXEC. OFFICER; JAMES A. BARE, PRESIDENT/CHIEF OPERATING OFFICER; WAYNE L. EVANS, EXECUTIVE VICE-PRESIDENT; EUGENE C. CALL, SR. VICE-PRESIDENT; GARY M. SMITH, SR. VICE-PRESIDENT/ SECRETARY/GEN. COUNSEL; GEORGE J. ABBRUSCATO, VICE-PRESIDENT/CONTROLLER; BRUCE F. ANTENBERG, VICE-PRESIDENT/TREASURER/CASHIER; CARL A. SOLDAN, VICE-PRESIDENT/MANAGER/SECURITY OFFICER; ALAN W. RAU, ASST. VICE-PRESIDENT; MICHELLE A. PIVAR, ASST. VICE-PRESIDENT/ASSISTANT SECRETARY; HAZEL A. BROTT, ASSISTANT SECRETARY; SCOTT L. STANTON, ASST. TREASURER; EUGENE J. CURTIS, VICE-PRESIDENT

DIRECTORS-

JAMES A. BARE, CARL F. GEUTHER, MIKE M. PAPPAS, STEPHEN F. ADAMS, EUGENE C. CALL, GARY M. SMITH, J. VANE CARROLL, JR.

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		933,000
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	5,883,000	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	59,000	
	C. LOANS, NET		5,824,000
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		27,000
11.	FURNITURE AND FIXTURES, NET		
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		39,000
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		110,000
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		6,933,000

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS	33,000
18.	NOW ACCOUNTS	
19.	PAYABLE THRU DRAFT ACCOUNTS	
20.	MONEY MARKET ACCOUNTS	917,000
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	621,000
22.	REGULAR CERTIFICATES OF DEPOSIT	3,588,000
23.	BROKERED DEPOSITS	
24.	OTHER TIME DEPOSITS	
25.	ACCRUED INTEREST ON ALL DEPOSITS	
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)	5,159,000
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	
27.	EXCESS FUNDS PURCHASED	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
	B. OTHER LIABILITIES FOR BORROWED MONEY	200,000
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	
30.	BILLS PAYABLE TO PARENT COMPANY	
31.	OTHER LIABILITIES	206,000
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)	5,565,000
33.	SUBORDINATED NOTES AND DEBENTURES	

EQUITY CAPITAL:

34.	COMMON STOCK	500,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	600,000
37.	UNDIVIDED PROFITS	268,000
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,368,000
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	6,933,000

ORGANIZED 1968 NO. 051

GEIBANK INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

JOHN J. KRIEGER, PRESIDENT/CHIEF EXECUTIVE OFFICER; J. RONALD GRAHAM, DUANE D. MANGES, SR. VICE-PRESIDENTS; EBERHARD J. GABRIEL, SR. VICE-PRESIDENT/GENERAL COUNSEL/ASST. SECRETARY; DAVID A. BROWN, VICE-PRESIDENT/CONTROLLER; LOUIS A. SIMPSON, VICE-PRESIDENT; JOHN O'CONNOR, SECRETARY; JAMES M. DROEGEMUELLER, TREASURER/CASHIER; ROXANN L. HARNE, WAYNE M. GREENHOLTZ, CARL T. LOEHR, BARBARA A. OSHER, FRED RAVENSCROFT, ASST. VICE-PRESIDENTS; JAMES A. MCKERLEY, ASST. VICE-PRESIDENT/ASST. SECRETARY; MYRTLE N. PITSENBARGER, ASST. SECRETARY

DIRECTORS-

EBERHARD GABRIEL, J. RONALD GRAHAM, LOUIS A. SIMPSON, JOHN KRIEGER, DUANE D. MANGES, W. ALVON SPARKS

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,871,811
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		11,463,867
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		20,102,155
7.	EXCESS FUNDS SOLD		12,250,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	47,611,503	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	894,126	
	C. LOANS, NET		46,717,377
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		18,123
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		1,482,559
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		7,185
15.	OTHER ASSETS		1,683,523
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		96,596,600

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		8,388,976
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		16,079,315
22.	REGULAR CERTIFICATES OF DEPOSIT		61,574,007
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		1,664,744
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		87,707,042
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	77,653,322	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		2,471,807
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		90,178,849
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		3,600,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		360,885
37.	UNDIVIDED PROFITS		2,456,866
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		6,417,751
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		96,596,600

ORGANIZED 1975 NO. 079

LAKEWOOD 1ST INDUSTRIAL BANK
LAKEWOOD

OFFICERS-

W. HAROLD DOBSON, PRESIDENT; MICHAEL D. FURBER, VICE-PRESIDENT;
B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER

DIRECTORS-

MICHAEL D. FURBER, W. HAROLD DOBSON, CLIFFORD E. KATALIN,
HARRIS E. SIMMONS

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,154,741
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	5,026,752	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	86,118	
C. LOANS, NET		4,940,634
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		71,517
11. FURNITURE AND FIXTURES, NET		2,375
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		85,369
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		182,035
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		7,436,671

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		274,932
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		21,418
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		26,836
22. REGULAR CERTIFICATES OF DEPOSIT		412,607
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		1,988,000
25. ACCRUED INTEREST ON ALL DEPOSITS		41,821
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,765,614
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	21,418	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,469,265	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		4,200,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		111,892
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		392
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		7,077,898
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		200,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		100,000
37. UNDIVIDED PROFITS		
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		58,773
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		358,773
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		7,436,671

ORGANIZED 1975 NO. 083

LAMAR INDUSTRIAL BANK
LAMAR

OFFICERS-

F. MERLIN RIFE, PRESIDENT/TREASURER; MARGARET H. MAY, VICE-PRESIDENT/SECRETARY

DIRECTORS-

JOSEPH H. GARBACZ, DON A. HOLMES, F. MERLIN RIFE, DR. GILBERT L. SPROUT

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		157,914
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		100,000
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,365,710	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	20,025	
C. LOANS, NET		1,345,685
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		929
11. FURNITURE AND FIXTURES, NET		2,986
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		33,840
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,641,354

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		186,493
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		180,154
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		5,831
22. REGULAR CERTIFICATES OF DEPOSIT		1,045,753
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		11,673
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,429,904
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	180,154	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,063,257	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		7,159
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,437,063
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	100,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	50,000
37. UNDIVIDED PROFITS	54,291
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	204,291
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	1,641,354

ORGANIZED 1980 NO. 130

LIMON INDUSTRIAL BANK
LIMON

OFFICERS-

LANCE L. BOHALL, PRESIDENT; ROBERT W. OWENS, VICE-PRESIDENT;
GARY B. BOHALL, SECRETARY; JACK J. BOHALL, TREASURER

DIRECTORS-

GARY B. BOHALL, JACK J. BOHALL, LANCE L. BOHALL, BOYD ORR, BRENT ORR,
ROBERT W. OWENS, JACK WOLFE

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		239,566
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		77,287
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,203,927	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	13,500	
C. LOANS, NET		1,190,427
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11. FURNITURE AND FIXTURES, NET		14,352
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		35,477
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		44,713
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		1,601,822

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		56,596
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		255,296
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		303,506
22. REGULAR CERTIFICATES OF DEPOSIT		836,542
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,451,940
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)	255,296	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,140,048	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		10,114
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,462,054
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	100,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	25,000
37. UNDIVIDED PROFITS	14,768
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	139,768
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	1,601,822

ORGANIZED 1982 NO. 151

ARAPAHOE INDUSTRIAL BANK
LITTLETON

OFFICERS-

GERALD DONAHUE, PRESIDENT; ANN HART, VICE-PRESIDENT

DIRECTORS-

ROBERT S. HART, CHARLES A. KING, LARRY R. MAGNUSON,
GRADY FRANKLIN MAPLES, THOMAS N. SCHEFFEL

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		626,856
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	12,118,848	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	97,179	
C. LOANS, NET		12,021,669
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		8,364
11. FURNITURE AND FIXTURES, NET		12,358
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		801,084
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		22,669
15. OTHER ASSETS		1,871,336
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		15,364,336

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		138,127
18. NOW ACCOUNTS		595,044
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		4,514,336
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		2,364,246
22. REGULAR CERTIFICATES OF DEPOSIT		7,291,147
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		154,287
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		15,057,187
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	5,109,380	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	9,809,679	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		200,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		130,897-
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		15,126,290
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		300,300
35. OTHER CAPITAL STOCK		
36. SURPLUS		60,060
37. UNDIVIDED PROFITS		122,314-
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		238,046
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		15,364,336

ORGANIZED 1976 NO. 089

BENEFICIAL SAVINGS INDUSTRIAL BANK
LITTLETON

OFFICERS-

WAYNE B. HINSON, CHAIRMAN OF BOARD; ALLYN L. GEER, PRESIDENT; ELIZABETH A. DAWSON, VICE-PRESIDENT/TREASURER; JANICE L. LEWIS, VICE-PRESIDENT/SECRETARY; RICHARD G. BATTY, NANCY A. WITKOWSKI, VICE-PRESIDENT

DIRECTORS-

ELIZABETH A. DAWSON, WAYNE B. HINSON, ALLYN L. GEER, RICHARD G. BATTY, BRIAN A. EMCH, JANICE L. LEWIS

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,101,358
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	7,218,442	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	129,406	
	C. LOANS, NET		7,089,036
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		28,962
11.	FURNITURE AND FIXTURES, NET		27,530
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		157,668
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		8,404,554

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		10,524
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		86,585
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		6,125,000
25.	ACCRUED INTEREST ON ALL DEPOSITS		18,703
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		6,240,812
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	6,230,288	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		273,146
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		6,513,958
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		500,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		500,000
37.	UNDIVIDED PROFITS		890,596
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,890,596
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		8,404,554

ORGANIZED 1982 NO. 155

CITICORP SAVINGS AND INDUSTRIAL BANK
LITTLETON

OFFICERS-

DANIEL A. SAKLAD, PRESIDENT; STEPHANIE GARTMAN, VICE-PRESIDENT/CASHIER; RONALD PALMER, VICE-PRESIDENT/ASST. SECRETARY; GEORGE POLAND, SECRETARY; RON R. ALLEN, VICE-PRESIDENT; CHARLES D. BRIGMAN, MICHAEL W. GLEASON, ASST. VICE-PRESIDENTS/ASST. SECRETARIES

DIRECTORS-

DANIEL A. SAKLAD, GERALD L. FENSTERMAKER, ROBERT D. HORNER

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		3,498,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	16,696,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	189,000	
C. LOANS, NET		16,507,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		115,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		138,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		20,258,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		7,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		1,281,000
22. REGULAR CERTIFICATES OF DEPOSIT		6,544,000
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		7,832,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		7,154,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		632,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		15,618,000
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		500,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		2,000,000
37. UNDIVIDED PROFITS		2,140,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		4,640,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		20,258,000

ORGANIZED 1982 NO. 158

CITICORP SAVINGS AND INDUSTRIAL BANK OF SW PLAZA
LITTLETON

OFFICERS-

DANIEL A. SAKLAD, PRESIDENT; STEPHANIE GARTMAN, VICE-PRESIDENT/CASHIER; RONALD PALMER, VICE-PRESIDENT/ASST. SECRETARY; GEORGE POLAND, SECRETARY; CHARLES D. BRIGMAN, MICHAEL W. GLEASON, ASST. VICE-PRESIDENTS/ASST. SECRETARIES

DIRECTORS-

DANIEL A. SAKLAD, GERALD L. FENSTERMAKER, ROBERT D. HORNER

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,754,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	21,323,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	249,000	
C. LOANS, NET		21,074,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		113,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		151,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		23,092,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS	1,000
18. NOW ACCOUNTS	
19. PAYABLE THRU DRAFT ACCOUNTS	
20. MONEY MARKET ACCOUNTS	8,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	1,083,000
22. REGULAR CERTIFICATES OF DEPOSIT	7,937,000
23. BROKERED DEPOSITS	
24. OTHER TIME DEPOSITS	
25. ACCRUED INTEREST ON ALL DEPOSITS	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)	9,029,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	
27. EXCESS FUNDS PURCHASED	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
B. OTHER LIABILITIES FOR BORROWED MONEY	8,392,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	
30. BILLS PAYABLE TO PARENT COMPANY	
31. OTHER LIABILITIES	802,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)	18,223,000
33. SUBORDINATED NOTES AND DEBENTURES	

EQUITY CAPITAL:

34. COMMON STOCK	500,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	2,000,000
37. UNDIVIDED PROFITS	2,369,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	4,869,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	23,092,000

ORGANIZED 1963 NO. 040

LITTLETON 1ST INDUSTRIAL BANK
LITTLETON

OFFICERS-

W. HAROLD DOBSON, CHAIRMAN OF BOARD; L. G. MIKE HOGGE, PRESIDENT; B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER/ASSISTANT SECRETARY; JAMES S.C. VAN SICKLE, LOAN OFFICER

DIRECTORS-

W. HAROLD DOBSON, L. G. MIKE HOGGE, CLIFFORD E. KATALIN, HARRIS H. SIMMONS, DALE W. WESTERGARD

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,573,000
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		11,000
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	14,867,000	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	178,000	
	C. LOANS, NET		14,689,000
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		76,000
11.	FURNITURE AND FIXTURES, NET		
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		359,000
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		145,000
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		17,853,000

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		449,000
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		2,100,000
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		824,000
22.	REGULAR CERTIFICATES OF DEPOSIT		5,020,000
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		8,393,000
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		7,384,000
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		89,000
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		383,000
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		16,249,000
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		150,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		200,000
37.	UNDIVIDED PROFITS		1,254,000
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,604,000
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		17,853,000

ORGANIZED 1980 NO. 126

LITTLETON U. S. INDUSTRIAL BANK
LITTLETON

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO ELARI, SENIOR VICE-PRESIDENT; CLIFFORD C. KRAMER, VICE-PRESIDENT; T. DALRYMPLE, SECRETARY; R.D. GEDDES, ASST. SECRETARY; PAUL M. DEVORE, TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES, EVAN N. HALE, R.R. MITCHELL

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		528,422
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	5,091,974	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	85,345	
C. LOANS, NET		5,006,629
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		5,594
11. FURNITURE AND FIXTURES, NET		32,736
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		88,823
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,662,204

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		19,512
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		1,405,736
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		5,000
22. REGULAR CERTIFICATES OF DEPOSIT		2,093,866
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		14,129
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,538,243
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,405,736	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,112,995	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		119,336
31. OTHER LIABILITIES		16,005
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,673,584
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	885,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	495,000
37. UNDIVIDED PROFITS	608,620
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,988,620
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	5,662,204

ORGANIZED 1964 NO. 043

SECURITY PACIFIC INDUSTRIAL BANK
LITTLETON

OFFICERS-

JAMES KONRATH, PRESIDENT, RICHARD MCMANUS, VICE-PRESIDENT/SECRETARY; CARL DETWEILER, VICE-PRESIDENT/CONTROLLER; CHARLES DAHL, VICE-PRESIDENT/TREASURER; CLAUDIA S. CHAN-SHAFFER, R. HAROLD OWENS, ANNA HINDS, VICE-PRESIDENTS

DIRECTORS-

JAMES KONRATH, TIMOTHY DEVLIN, RICHARD MCMANUS, R. HAROLD OWENS

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,100
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	5,667,535	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	215,254	
C. LOANS, NET		5,452,281
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		120
11. FURNITURE AND FIXTURES, NET		9,673
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		50,443
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		52,802
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,567,419

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS	
18. NOW ACCOUNTS	
19. PAYABLE THRU DRAFT ACCOUNTS	
20. MONEY MARKET ACCOUNTS	
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	
22. REGULAR CERTIFICATES OF DEPOSIT	
23. BROKERED DEPOSITS	
24. OTHER TIME DEPOSITS	
25. ACCRUED INTEREST ON ALL DEPOSITS	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)	
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	
27. EXCESS FUNDS PURCHASED	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
B. OTHER LIABILITIES FOR BORROWED MONEY	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	
30. BILLS PAYABLE TO PARENT COMPANY	4,044,409
31. OTHER LIABILITIES	110,251
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)	4,154,660
33. SUBORDINATED NOTES AND DEBENTURES	

EQUITY CAPITAL:

34. COMMON STOCK	200,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	550,000
37. UNDIVIDED PROFITS	662,759
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	1,412,759
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	5,567,419

ORGANIZED 1975 NO. 085

SOUTHGLENN MANUFACTURERS HANOVER INDUSTRIAL BANK
LITTLETON

OFFICERS-

FLOYD A. TYLER, PRESIDENT; THOMAS M. RYAN, SR. VICE-PRESIDENT/CASHIER; DOUGLAS C. SPRINGSTEEL, VICE-PRESIDENT; STEPHEN P. KILLOUGH, SR. VICE-PRESIDENT/SECRETARY; RUTH L. FALBE, VICE-PRESIDENT/ASSISTANT SECRETARY; REGIS J. FOCHLER, VICE-PRESIDENT; DALE J. GERLITS, MANAGER

DIRECTORS-

FLOYD TYLER, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH, WILLIAM T. MCGOWAN, JOHN P. NEARY, THOMAS N. RYAN, EDWARD W. MAY

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		549,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		178,000
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	11,050,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	111,000	
C. LOANS, NET		10,939,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		45,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		83,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		11,794,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS	37,000
18. NOW ACCOUNTS	
19. PAYABLE THRU DRAFT ACCOUNTS	
20. MONEY MARKET ACCOUNTS	1,519,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	133,000
22. REGULAR CERTIFICATES OF DEPOSIT	2,439,000
23. BROKERED DEPOSITS	
24. OTHER TIME DEPOSITS	
25. ACCRUED INTEREST ON ALL DEPOSITS	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)	4,128,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	
27. EXCESS FUNDS PURCHASED	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
B. OTHER LIABILITIES FOR BORROWED MONEY	4,132,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	
30. BILLS PAYABLE TO PARENT COMPANY	
31. OTHER LIABILITIES	132,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)	8,392,000
33. SUBORDINATED NOTES AND DEBENTURES	

EQUITY CAPITAL:

34. COMMON STOCK	400,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	1,100,000
37. UNDIVIDED PROFITS	1,902,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	3,402,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	11,794,000

ORGANIZED 1948 NO. 021

FIRST COMMUNITY INDUSTRIAL BANK OF LONGMONT
LONGMONT

OFFICERS-

MIKE M. PAPPAS, CHIEF EXECUTIVE OFFICER; JAMES A. BARE, PRESIDENT/CHIEF OPERATING OFFICER; WAYNE L. EVANS, EXECUTIVE VICE-PRESIDENT; EUGENE C. CALL, SR. VICE-PRESIDENT; GARY M. SMITH, SR. VICE-PRESIDENT/ GENERAL COUNSEL; GEORGE ABBRUSCATO, VICE-PRESIDENT/CONTROLLER; BRUCE F. ANTENBERG, VICE-PRESIDENT/TREASURER/CASHIER; EUGENE J. CURTIS, VICE-PRESIDENT; MARK B. LAU, VICE-PRESIDENT/MANAGER/SECURITY OFFICER; MICHELLE A. PIVAR, A.V.P./ASST SECRETARY; ALAN W. RAU, ASSISTANT VICE-PRESIDENT; HAZEL BROTT, ASST. SECRETARY; SCOTT STANTON, ASST. TREASURER

DIRECTORS-

M.M. PAPPAS, STEPHEN F. ADAMS, JAMES A. BARE, EUGENE C. CALL, J. VANE CARROLL, JR., CARL F. GEUTHER, GARY M. SMITH

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		483,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,948,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	39,000	
C. LOANS, NET		3,909,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		10,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		32,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,434,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		184,000
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		298,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		317,000
22. REGULAR CERTIFICATES OF DEPOSIT		1,763,000
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,562,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		200,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		111,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,873,000
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		500,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		500,000
37. UNDIVIDED PROFITS		561,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,561,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		4,434,000

ORGANIZED 1972 NO. 063

LONGMONT 1ST INDUSTRIAL BANK
LONGMONT

OFFICERS-

HAROLD DOBSON, PRESIDENT; CHERYL L. BUDERUS, VICE-PRESIDENT;
B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER/ASST. SECRETARY

DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, JAMES W. SHARP, HARRIS SIMMONS,
CHERYL BUDERUS, DALE W. WESTERGARD

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,175,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		9,000
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,818,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	63,000	
C. LOANS, NET		3,755,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		6,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		55,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		6,000,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		4,873,000
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		4,873,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		139,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,012,000
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		200,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		100,000
37. UNDIVIDED PROFITS		688,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		988,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		6,000,000

ORGANIZED 1980 NO. 128

COLORADO INDUSTRIAL BANK
LOVELAND

OFFICERS-

JACK WANSTREET, PRESIDENT; SHIRLEY M. GREEN, VICE-PRESIDENT/CASHIER

DIRECTORS-

JACK WANSTREET, LESTER LERICH, RAYMOND A. MURRAY, JOHN D. RANKIN

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		580,895
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		200,000
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,206,528	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	15,677	
C. LOANS, NET		1,190,851
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		224
11. FURNITURE AND FIXTURES, NET		15,702
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		46,471
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		118,874
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,153,017
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		110,592
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		809,999
20. MONEY MARKET ACCOUNTS		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		994,995
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		11,772
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,927,358
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	809,999	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,006,767	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		966
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,928,324
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		100,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		100,000
37. UNDIVIDED PROFITS		24,693
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		224,693
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,153,017

ORGANIZED 1962 NO. 034

LOVELAND 1ST INDUSTRIAL BANK
LOVELAND

OFFICERS-

W. HAROLD DOBSON, PRESIDENT; HOWARD W. TOLLEY, VICE-PRESIDENT;
B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER/ASST. SECRETARY

DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, HARRIS H. SIMMONS, HOWARD TOLLEY

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,191,860
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,099,608	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	76,000	
C. LOANS, NET		4,023,608
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11. FURNITURE AND FIXTURES, NET		4,337
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		10,013
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		50,000
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		130,859
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		6,410,677
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		823,170
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		340,232
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		238,086
22. REGULAR CERTIFICATES OF DEPOSIT		4,213,126
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		52,662
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		5,667,276
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	340,232	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	4,494,092	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		444,000
31. OTHER LIABILITIES		5,959
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		6,117,235
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		100,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		150,000
37. UNDIVIDED PROFITS		43,442
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		293,442
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		6,410,677

ORGANIZED 1979 NO. 107

BANKWEST INDUSTRIAL BANK/SAN LUIS VALLEY
MONTE VISTA

OFFICERS-

GERALD LEE CREERY, PRESIDENT; BONNIE L. WALLER, VICE-PRESIDENT/CASHIER; RICHARD A. MORTENSEN, ASST. VICE-PRESIDENT/LOAN OFFICER

DIRECTORS-

DAN KIELY, GARY RIFE, GERALD L. CREERY, CONNIE MOOS

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		598,601
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,835,104	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	32,906	
C. LOANS, NET		2,802,198
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11. FURNITURE AND FIXTURES, NET		9,632
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		42,503
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		166,532
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,619,466
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		201,717
18. NOW ACCOUNTS		236,336
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		764,506
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		332,433
22. REGULAR CERTIFICATES OF DEPOSIT		1,740,371
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,275,363
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,000,843	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,072,804	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		154,543
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,429,906
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		100,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		50,000
37. UNDIVIDED PROFITS		39,560
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		189,560
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		3,619,466

ORGANIZED 1981 NO. 127

COMMERCIAL CREDIT INDUSTRIAL BANK
MONTROSE

OFFICERS-

J.B. DUVALL, PRESIDENT; J.E. MULLINS, J.R. PATTERSON, J.I. JONES, VICE-PRESIDENTS; S.G. NATHANSON, SECRETARY; S.J. RZECZKOWSKI, TREASURER; S.A. SLIVECKY, ASST. SECRETARY/ASST. TREASURER

DIRECTORS-

JAMES MULLINS, GERALD PETERSON, J.R. PATTERSON

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		22,810
2. U.S. TREASURY SECURITIES		54,786
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,470,169	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	123,623	
C. LOANS, NET		3,346,546
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11. FURNITURE AND FIXTURES, NET		2,162
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		230,966
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,657,270

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		31,787
22. REGULAR CERTIFICATES OF DEPOSIT		415,362
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		1
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		447,150
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-20)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	447,150	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		2,484,084
31. OTHER LIABILITIES		11,002
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,942,236
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	100,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	550,000
37. UNDIVIDED PROFITS	65,034
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	715,034
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	3,657,270

ORGANIZED 1982 NO. 156

CITICORP NORTHGLENN INDUSTRIAL BANK
NORTHGLENN

OFFICERS-

DANIEL A. SAKLAD, PRESIDENT; STEPHANIE GARTMAN, VICE-PRESIDENT/CASHIER; RONALD PALMER, VICE-PRESIDENT/ASST. SECRETARY; GEORGE POLAND, SECRETARY; RON R. ALLEN, VICE-PRESIDENT; CHARLES D. BRIGMAN, MICHAEL W. GLEASON, ASST. VICE-PRESIDENTS/ASST. SECRETARIES

DIRECTORS-

DANIEL A. SAKLAD, GERALD L. FENSTERMAKER, ROBERT D. HORNER

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,202,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	18,651,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	211,000	
C. LOANS, NET		18,440,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		59,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		148,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		20,849,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		829,000
22. REGULAR CERTIFICATES OF DEPOSIT		4,457,000
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		5,286,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		9,456,000
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		891,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		15,633,000
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		500,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		2,000,000
37. UNDIVIDED PROFITS		2,716,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		5,216,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		20,849,000

ORGANIZED 1976 NO. 087

MELLON NORTHGLENN INDUSTRIAL BANK
NORTHGLENN

OFFICERS-

CHARLES W. BENJAMIN, PRESIDENT; GENE L. HURLBURT, VICE-PRESIDENT; JAMES H. MERCHEN, ASST. VICE-PRESIDENT; WALTER F. EMMONS, SECRETARY; PAUL B. MIERKIEWICZ, TREASURER

DIRECTORS-

CHARLES W. BENJAMIN, WALTER F. EMMONS, THOMAS A. HAEUSSLER

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		601,208
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,195,922	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	37,868	
C. LOANS, NET		2,158,054
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		156
11. FURNITURE AND FIXTURES, NET		8,031
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		33,197
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		60,030
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,860,676

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		133,565
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		564,824
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		438,545
22. REGULAR CERTIFICATES OF DEPOSIT		1,032,532
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		30,416
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,199,882
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	698,389	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,501,493	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		27,742
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,227,624
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	100,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	400,000
37. UNDIVIDED PROFITS	133,052
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	633,052
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	2,860,676

ORGANIZED 1982 NO. 150

SAVINGS INDUSTRIAL BANK OF PARKER
PARKER

OFFICERS-

SANDRA J. HERZOG, PRESIDENT; AUGUST J. FISCHER, SECRETARY

DIRECTORS-

WALLACE E. CARROLL, FRED DRANSFELDT, AUGUST J. FISCHER, SANDRA HERZOG, RICHARD KNAPP, CAROL SHARP, LOUIS SPINOZZI, WILLIAM G. HANSCHMIDT

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		575,000
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		748,000
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		70,000
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		327,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,700,000	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	54,000	
C. LOANS, NET		3,646,000
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		144,000
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		113,000
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		84,000
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,707,000

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS	172,000
18. NOW ACCOUNTS	299,000
19. PAYABLE THRU DRAFT ACCOUNTS	
20. MONEY MARKET ACCOUNTS	1,954,000
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	291,000
22. REGULAR CERTIFICATES OF DEPOSIT	2,299,000
23. BROKERED DEPOSITS	
24. OTHER TIME DEPOSITS	
25. ACCRUED INTEREST ON ALL DEPOSITS	
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)	5,015,000
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	
27. EXCESS FUNDS PURCHASED	
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
B. OTHER LIABILITIES FOR BORROWED MONEY	
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	
30. BILLS PAYABLE TO PARENT COMPANY	
31. OTHER LIABILITIES	247,000
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)	5,262,000
33. SUBORDINATED NOTES AND DEBENTURES	

EQUITY CAPITAL:

34. COMMON STOCK	300,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	60,000
37. UNDIVIDED PROFITS	85,000
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	445,000
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	5,707,000

ORGANIZED 1963 NO. 038

AVCO PUEBLO INDUSTRIAL BANK
PUEBLO

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENT; CHARLES J. MARTINEZ, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; STEPHEN BRANDON, VICE-PRESIDENT/ASST. SECRETARY; RICHARD I. BERTONI, CONTROLLER/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ ASST. SECRETARIES; EDWARD P. FITZGERALD, JOHN K. LYONS, THOMAS HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES; JAMES ESA, ASST. VICE-PRESIDENT

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, JAMES ESA, GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH

DECEMBER 31, 1986

ASSETS:			
1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		3,849
2.	U.S. TREASURY SECURITIES		9,861
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		7,816
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,304,680	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	85,042	
	C. LOANS, NET		2,219,638
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		4,028
11.	FURNITURE AND FIXTURES, NET		4,913
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		158
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,250,263
LIABILITIES:			
17.	REGULAR PASSBOOK SAVINGS		52,966
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		33,196
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		20,800
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		357
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		107,319
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	86,162	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	21,157	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		1,504,474
31.	OTHER LIABILITIES		5,717
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,617,510
33.	SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:			
34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		71,902
37.	UNDIVIDED PROFITS		360,851
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		632,753
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,250,263

ORGANIZED 1940 NO. 005

COMMERCIAL CREDIT INDUSTRIAL BANK
PUEBLO

OFFICERS-

J.B. DUVALL, PRESIDENT; J.E. MULLINS, J.R. PATTERSON, J.I. JONES, VICE-PRESIDENTS; S.G. NATHANSON, SECRETARY; S.J. RZECZKOWSKI, TREASURER; S.A. SLIVECKY, ASST. SECRETARY/ASST. TREASURER

DIRECTORS-

JAMES MULLINS, GERALD PETERSON, J.R. PATTERSON

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		52,872
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	8,033,491	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	248,241	
C. LOANS, NET		7,785,250
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11. FURNITURE AND FIXTURES, NET		
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		362,516
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		8,200,638

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		14,455
22. REGULAR CERTIFICATES OF DEPOSIT		163,405
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		1
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		177,861
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	177,861	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		7,288,789
31. OTHER LIABILITIES		7,446
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		7,474,096
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		100,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		390,000
37. UNDIVIDED PROFITS		236,542
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		726,542
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		8,200,638

ORGANIZED 1981 NO. 140

PUEBLO 1ST INDUSTRIAL BANK
PUEBLO

OFFICERS-

HAROLD W. DOBSON, PRESIDENT/CHAIRMAN OF BOARD; PABLO C. RAMIREZ, VICE-PRESIDENT; B. LYNNE MURRAY, SECRETARY; HARRIS H. SIMMONS, TREASURER

DIRECTORS-

HAROLD W. DOBSON, CLIFFORD E. KATALIN, PABLO C. RAMIREZ, HARRIS SIMMONS

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,111,674
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,160,523	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	44,073	
C. LOANS, NET		2,116,450
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		57,784
11. FURNITURE AND FIXTURES, NET		8,577
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		2,318
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		15,681
15. OTHER ASSETS		54,470
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,366,954
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		278,180
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		210,829
22. REGULAR CERTIFICATES OF DEPOSIT		1,115,841
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		2,023,500
25. ACCRUED INTEREST ON ALL DEPOSITS		34,003
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,662,353
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,384,174	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		67,091
30. BILLS PAYABLE TO PARENT COMPANY		352,700
31. OTHER LIABILITIES		18,661-
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		4,063,483
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		200,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		40,000
37. UNDIVIDED PROFITS		63,471
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		303,471
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		4,366,954

ORGANIZED 1957 NO. 011

PUEBLO U. S. INDUSTRIAL BANK
PUEBLO

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO L. ELARI, SENIOR VICE-PRESIDENT; MARCUS VIGIL, VICE-PRESIDENT; T. DALRYMPLE, SECRETARY; R.D. GEDDES, ASST. SECRETARY; PAUL M. DEVORE, TREASURER

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH H. MILES, EVAN N. HALE, R.R. MITCHELL

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		282,944
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,118,021	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	65,482	
C. LOANS, NET		3,052,539
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11. FURNITURE AND FIXTURES, NET		22,326
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		49,095
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		3,406,904

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		55,795
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		484,024
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		440,576
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		4,183
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		984,578
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	484,024	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	444,759	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		80,197
31. OTHER LIABILITIES		45,341
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,110,116
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	1,000,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	1,000,000
37. UNDIVIDED PROFITS	296,788
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	2,296,788
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	3,406,904

ORGANIZED 1964 NO. 048

FIRST INDUSTRIAL BANK
ROCKY FORD

OFFICERS-

CHARLES J. MILLER, PRESIDENT; BARBARA A. MILLER, VICE-PRESIDENT/CASHIER; JOHN R. MORRISON, VICE-PRESIDENT

DIRECTORS-

GLENN GRIMSLEY, CHARLES J. MILLER, JOHN R. MORRISON

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,456,627
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		583,926
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		74,872
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	8,383,711	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	107,818	
	C. LOANS, NET		8,275,893
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		70,681
11.	FURNITURE AND FIXTURES, NET		42,038
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		129,400
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		10,633,437

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		620,097
18.	NOW ACCOUNTS		285,126
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		2,161,923
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		797,877
22.	REGULAR CERTIFICATES OF DEPOSIT		5,684,642
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		103,020
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		9,652,685
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	2,447,049	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	6,585,539	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		7,620
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		9,660,305
33.	SUBORDINATED NOTES AND DEBENTURES		100,000

EQUITY CAPITAL:

34.	COMMON STOCK		150,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		500,000
37.	UNDIVIDED PROFITS		223,132
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		873,132
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		10,633,437

ORGANIZED 1978 NO. 104

THE WESTERN INDUSTRIAL BANK
STEAMBOAT SPRINGS

OFFICERS-

LAWRENCE A. FAIN, PRESIDENT; ROBERT G. FROST, VICE-PRESIDENT; PETER W. WILLIAMS, SECRETARY; JOAN M. IHRIG, ASSISTANT TREASURER

DIRECTORS-

ROBERT F. CALMAN, LAWRENCE A. FAIN, ROBERT G. FROST, JAMES C. KEARNEY, PETER W. WILLIAMS

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		367,188
2. U.S. TREASURY SECURITIES		559,851
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		807,354
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		600,000
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	1,566,710	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	15,750	
C. LOANS, NET		1,550,960
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		38,914
11. FURNITURE AND FIXTURES, NET		39,613
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		107,543
15. OTHER ASSETS		59,164
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,130,587

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		424,271
18. NOW ACCOUNTS		1,504,230
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		471,882
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		131,257
22. REGULAR CERTIFICATES OF DEPOSIT		701,091
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		23,111
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,255,842
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,976,112	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	855,459	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		2,951
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		3,258,793
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	100,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	300,000
37. UNDIVIDED PROFITS	471,794
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	871,794
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	4,130,587

ORGANIZED 1979 NO. 115

BANKWEST INDUSTRIAL BANK
STRASBURG

OFFICERS-

DAN KIELY, CHAIRMAN; DON GRIMSLEY, PRESIDENT; GARY L. RIFE, VICE-PRESIDENT/SECRETARY; FAYTHE L. MERRICK, ASST. CASHIER; GERALD L. CREERY, VICE-PRESIDENT

DIRECTORS-

GERALD L. CREERY, DON L. GRIMSLEY, DAN B. KIELY, CONNIE J. MOOS, GARY L. RIFE

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,436,098
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	4,011,685	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	40,438	
C. LOANS, NET		3,971,247
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		2,984
11. FURNITURE AND FIXTURES, NET		9,844
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		20,036
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		80,283
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		5,520,492

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		50,607
18. NOW ACCOUNTS		57,445
19. PAYABLE THRU DRAFT ACCOUNTS		231,732
20. MONEY MARKET ACCOUNTS		1,224,660
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		1,301,378
22. REGULAR CERTIFICATES OF DEPOSIT		2,303,197
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		31,420
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		5,200,439
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,564,444	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,635,995	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		25,781
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,226,220
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		100,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		155,000
37. UNDIVIDED PROFITS		39,272
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		294,272
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		5,520,492

ORGANIZED 1963 NO. 036

BENEFICIAL INDUSTRIAL BANK
THORNTON

OFFICERS-

WAYNE B. HINSON, CHAIRMAN OF BOARD; BRIAN A. EMCH, PRESIDENT; ELIZABETH A. DAWSON, VICE-PRESIDENT/TREASURER; JANICE L. LEWIS, VICE-PRESIDENT/SECRETARY; NANCY A. WITKOWSKI, VICE-PRESIDENT/ASST. TREASURER; RICHARD G. BATTY, VICE-PRESIDENT

DIRECTORS-

ELIZABETH A. DAWSON, WAYNE B. HINSON, ALLYN L. GEER, RICHARD G. BATTY, BRIAN A. EMCH, JANICE L. LEWIS

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,109,699
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	5,600,234	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	97,509	
C. LOANS, NET		5,502,725
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		6,810
11. FURNITURE AND FIXTURES, NET		16,910
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		471,389
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		7,107,533

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		69,684
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		103,440
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		5,000,000
25. ACCRUED INTEREST ON ALL DEPOSITS		17,587
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		5,190,711
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	5,121,027	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		242,249
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		5,432,960
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		500,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		675,000
37. UNDIVIDED PROFITS		499,573
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,674,573
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		7,107,533

ORGANIZED 1968 NO. 059

CREDITHRIFT INDUSTRIAL BANK
THORNTON

OFFICERS-

WENDELL L. DIXON, PRESIDENT; LOUIS DURFEE, ROSSITER A. ARMSTRONG, JOHN J. BOLGER, TROY GOODWIN, JOSEPH L. HENRY, FRED S. KOHLRUSS, ERIC H. KREBS, DAVID M. LACKEY, GEORGE M. LINDSTROM, JAMES I. MANLEY, HAROLD R. PALMEN, ROBERT R. PATTON, JAMES A. RICHARDS, DAVID C. SEELEY, JAMES S. SNYDER, TIMOTHY A. TIMPLE, MILLARD C. WILDENSTEIN, VICE-PRESIDENTS; WILLIAM A. ROTZIEN, SECRETARY; HOWARD E. PARKER, TREASURER; JAY ANDREW HARP, ASST. SECRETARY; WILLIAM A. NEFF, ASST. TREASURER; ROBERT P. PLUMMER, ASST. TREASURER & CASHIER

DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, WILLIAM A. ROTZIEN

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		500
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,759,337	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	65,581	
	C. LOANS, NET		2,693,756
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		5,880
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		7,418
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,707,554

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS	
18.	NOW ACCOUNTS	
19.	PAYABLE THRU DRAFT ACCOUNTS	
20.	MONEY MARKET ACCOUNTS	
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)	
22.	REGULAR CERTIFICATES OF DEPOSIT	
23.	BROKERED DEPOSITS	
24.	OTHER TIME DEPOSITS	
25.	ACCRUED INTEREST ON ALL DEPOSITS	
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)	
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	
27.	EXCESS FUNDS PURCHASED	
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE	
	B. OTHER LIABILITIES FOR BORROWED MONEY	
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES	
30.	BILLS PAYABLE TO PARENT COMPANY	406,010
31.	OTHER LIABILITIES	6,597
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)	412,607
33.	SUBORDINATED NOTES AND DEBENTURES	

EQUITY CAPITAL:

34.	COMMON STOCK	200,000
35.	OTHER CAPITAL STOCK	
36.	SURPLUS	800,000
37.	UNDIVIDED PROFITS	1,294,947
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	2,294,947
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	2,707,554

ORGANIZED 1982 NO. 162

THORNTON U. S. INDUSTRIAL BANK
THORNTON

OFFICERS-

R.C. DICKIE, PRESIDENT; BRUNO ELARI, SENIOR VICE-PRESIDENT; MICHAEL A. HORNE, VICE-PRESIDENT; T. DALRYMPLE, SECRETARY; PAUL M. DEVORE, TREASURER; R.D. GEDDES, ASST. SECRETARY

DIRECTORS-

R. C. DICKIE, BRUNO ELARI, KEITH MILES, EVAN N. HALE, R.R. MITCHELL

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,015,266
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	3,059,948	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	48,085	
C. LOANS, NET		3,011,863
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		4,578
11. FURNITURE AND FIXTURES, NET		17,687
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		44,985
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		4,094,379

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		36,679
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		683,584
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		2,065,298
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		20,377
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,805,938
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	683,584	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	2,085,675	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		33,193
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,839,131
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		500,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		100,000
37. UNDIVIDED PROFITS		655,248
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,255,248
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		4,094,379

ORGANIZED 1980 NO. 142

VAIL FIRSTBANK INDUSTRIAL BANK
VAIL

OFFICERS-

ROGER A. BEHLER, PRESIDENT; TERRY L. HALVERSON, PAUL J. GALE, VICE-PRESIDENTS; JAMES E. THOMASON, ASST. VICE-PRESIDENT/CASHIER; MARK R. RISTOW, ASST. CASHIER; CURTIS J. HARRIS, AUDITOR; STEVEN J. SWENSEN, ASST. AUDITOR

DIRECTORS-

ROBERT S. APPEL, ROGER A. BEHLER, DONALD J. EGAN, LARRY J. HAUSERMAN, WILLIAM P. JOHNSON, R. KENT LANDMARK, MARGARET A. REISHER, ROGER L. REISHER, JAMES A. SWANSON, JOHN R. THOMAS, GEORGE WILLIAMS, J. ROBERT YOUNG

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		1,409,706
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		456,000
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	46,275	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	500	
	C. LOANS, NET		45,775
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		56,724
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		34,530
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,002,735

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		611,259
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		978,093
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		111,041
25.	ACCRUED INTEREST ON ALL DEPOSITS		3,907
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		1,704,300
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	1,589,352	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	114,948	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		42,751
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,747,051
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		20,000
37.	UNDIVIDED PROFITS		135,684
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		255,684
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,002,735

ORGANIZED 1979 NO. 114

FIRST WALSENBERG INDUSTRIAL BANK
WALSENBERG

OFFICERS-

DR. FRED MANGHINI, PRESIDENT; JAY CROOK, VICE-PRESIDENT

DIRECTORS-

JAY D. CROOK, E.A. GAYTAN, VIRGIL LADURINI, DR. FRED MENGHINI

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		94,651
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	634,842	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	25,942	
	C. LOANS, NET		608,900
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		13,234
11.	FURNITURE AND FIXTURES, NET		3,194
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		9,700
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		56,364
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		786,043

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		85,493
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		54,801
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		440,737
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		12,186
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		593,217
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	54,801	
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	452,923	
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		13,300
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		606,517
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		100,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		30,000
37.	UNDIVIDED PROFITS		49,526
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		179,526
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		786,043

ORGANIZED 1963 NO. 037

AVCO WESTMINSTER INDUSTRIAL BANK
WESTMINSTER

OFFICERS-

CHARLES R. RINEHART, PRESIDENT; ROBERT D. BRAZEAU, RONALD BUKOW, GERALD E. GILSTRAP, VICE-PRESIDENTS; WILLIAM SPYKER, VICE-PRESIDENT/CASHIER; HERBERT F. SMITH, VICE-PRESIDENT/SECRETARY; GARY L. FITE, VICE-PRESIDENT/TREASURER/ASST. SECRETARY; STEPHEN D. BRANDON, VICE-PRESIDENT/ASST. SECRETARY; RICHARD I. BERTONI, CONTROLLER/ASST. SECRETARY; BARBARA STAFFORD, CHARLOTTE WILLIAMS, ASST. VICE-PRESIDENTS/ASST. SECRETARIES; JAMES ESA, ASST. VICE-PRESIDENT; EDWARD FITZGERALD, JOHN K. LYONS, THOMAS G. HITZEL, ASST. TREASURERS; LAILA B. SOARES, JOHN H. MARKS, ASST. SECRETARIES

DIRECTORS-

STEPHEN D. BRANDON, RONALD BUKOW, GARY L. FITE, GERALD E. GILSTRAP, HERBERT F. SMITH, JAMES ESA

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		22,590
2. U.S. TREASURY SECURITIES		29,606
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		30,450
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,683,170	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	90,956	
C. LOANS, NET		2,592,214
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		23,401
11. FURNITURE AND FIXTURES, NET		12,934
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		20,018
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		264
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,731,477

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		99,892
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		127,250
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		193,563
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		2,404
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		423,109
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	227,142	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	195,967	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		1,499,833
31. OTHER LIABILITIES		7,755
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		1,930,697
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		200,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		135,000
37. UNDIVIDED PROFITS		465,780
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		800,780
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,731,477

ORGANIZED 1959 NO. 030

CHEMICAL FINANCIAL INDUSTRIAL BANK
WESTMINSTER

OFFICERS-

MILTON KATZ, PRESIDENT/DIRECTOR; JAMES F. CLINE, MORTON H. MANDEL, GLENN W. PERKINS, VICE-PRESIDENTS; LEONARD A. ZYCH, VICE-PRESIDENT/ DIRECTOR; JAMES WANNER, SECRETARY/DIRECTOR; KENNETH J. DACEK, CASHIER/ TREASURER; ROBERT J. KAPITAN, YOLANDA A. LIOTTA, ASSISTANT SECRETARIES; CHARLES D. ARCHER, RAYMOND A. MUNNINGS, ASSISTANT VICE-PRESIDENTS; DONNA J. ROLNICKI, ASSISTANT CASHIER

DIRECTORS-

MILTON KATZ, JAMES E. WANNER, LEONARD A. ZYCH, CARL S. HAMMER, KENNETH J. DACEK

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		25,617
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		202,451
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	14,875,058	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	158,819	
C. LOANS, NET		14,716,239
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		7,491
11. FURNITURE AND FIXTURES, NET		26,725
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		275,907
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		15,254,430

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		77,059
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		367,807
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22. REGULAR CERTIFICATES OF DEPOSIT		3,718
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		11,281
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		459,865
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	367,807	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	14,999	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		11,688,931
31. OTHER LIABILITIES		25,197
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		12,173,993
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK	1,000,000
35. OTHER CAPITAL STOCK	
36. SURPLUS	1,000,000
37. UNDIVIDED PROFITS	1,080,437
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES	
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)	3,080,437
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)	15,254,430

ORGANIZED 1968 NO. 055

WESTMINSTER MANUFACTURERS HANOVER INDUSTRIAL BANK
WESTMINSTER

OFFICERS-

FLOYD A. TYLER, PRESIDENT; THOMAS M. RYAN, SR. VICE-PRESIDENT/CASHIER DOUGLAS C. SPRINGSTEEL, VICE-PRESIDENT; STEPHEN P. KILLOUGH, SR. VICE-PRESIDENT/SECRETARY; RUTH L. FALBE, VICE-PRESIDENT/ASSISTANT SECRETARY; REGIS J. FOCHLER, VICE-PRESIDENT; DICK BENNETT, MANAGER

DIRECTORS-

WILLIAM T. MCGOWAN, JOHN P. NEARY, THOMAS M. RYAN, EDWARD W. MAY, FLOYD A. TYLER, THOMAS J. FITZPATRICK, STEPHEN P. KILLOUGH

DECEMBER 31, 1986

ASSETS:			
1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		965,000
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		111,000
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	9,418,000	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	97,000	
	C. LOANS, NET		9,321,000
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		37,000
11.	FURNITURE AND FIXTURES, NET		
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		71,000
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		10,505,000
LIABILITIES:			
17.	REGULAR PASSBOOK SAVINGS		239,000
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		2,053,000
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		306,000
22.	REGULAR CERTIFICATES OF DEPOSIT		3,807,000
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		6,405,000
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		870,000
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		
31.	OTHER LIABILITIES		162,000
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		7,437,000
33.	SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:			
34.	COMMON STOCK		600,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		900,000
37.	UNDIVIDED PROFITS		1,568,000
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		3,068,000
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		10,505,000

ORGANIZED 1964 NO. 046

CREDITHRIFT OF AMERICA INDUSTRIAL BANK
WHEAT RIDGE

OFFICERS-

WENDELL L. DIXON, PRESIDENT, LOUIS DURFEE, ROSSITER A. ARMSTRONG, JOHN J. BOLGER, TROY GOODWIN, JOSEPH L. HENRY, FRED S. KOHLRUSS, ERIC H. KREBS, DAVID M. LACKEY, GEORGE M. LINDSTROM, JAMES I. MANLEY, HAROLD R. PALMEN, ROBERT R. PATTON, JAMES A. RICHARDS, DAVID C. SEELEY, JAMES S. SNYDER, TIMOTHY A. TIMPLE, MILLARD C. WILDENSTEIN, VICE-PRESIDENTS; WILLIAM A. ROTZIEN, SECRETARY; HOWARD E. PARKER, TREASURER; JAY ANDREW HARP, ASST. SECRETARY; WILLIAM A. NEFF, ASST. TREASURER; ROBERT P. PLUMMER, ASST. TREASURER AND CASHIER

DIRECTORS-

WENDELL L. DIXON, LOUIS DURFEE, WILLIAM A. ROTZIEN

DECEMBER 31, 1986

ASSETS:

1.	CASH AND DUE FROM DEPOSITORY INSTITUTIONS		800
2.	U.S. TREASURY SECURITIES		
3.	U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4.	OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5.	OTHER BONDS, NOTES AND DEBENTURES		
6.	FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7.	EXCESS FUNDS SOLD		
8.	SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9.	A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,838,374	
	B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	67,154	
	C. LOANS, NET		2,771,220
10.	BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11.	FURNITURE AND FIXTURES, NET		15,494
12.	REAL ESTATE OWNED OTHER THAN BANK PREMISES		
13.	INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14.	OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15.	OTHER ASSETS		5,851
16.	TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,793,365

LIABILITIES:

17.	REGULAR PASSBOOK SAVINGS		
18.	NOW ACCOUNTS		
19.	PAYABLE THRU DRAFT ACCOUNTS		
20.	MONEY MARKET ACCOUNTS		
21.	INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
22.	REGULAR CERTIFICATES OF DEPOSIT		
23.	BROKERED DEPOSITS		
24.	OTHER TIME DEPOSITS		
25.	ACCRUED INTEREST ON ALL DEPOSITS		
26.	A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		
	B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)		
	C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)		
27.	EXCESS FUNDS PURCHASED		
28.	A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
	B. OTHER LIABILITIES FOR BORROWED MONEY		
29.	MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30.	BILLS PAYABLE TO PARENT COMPANY		720,816
31.	OTHER LIABILITIES		12,923
32.	TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		733,739
33.	SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34.	COMMON STOCK		200,000
35.	OTHER CAPITAL STOCK		
36.	SURPLUS		800,000
37.	UNDIVIDED PROFITS		1,059,626
38.	RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39.	TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		2,059,626
40.	TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,793,365

ORGANIZED 1972 NO. 065

ROCKY MOUNTAIN WIDEFIELD INDUSTRIAL BANK
WIDEFIELD

OFFICERS-

W. HAROLD DOBSON, PRESIDENT/CHAIRMAN OF BOARD; THOMAS A. RAGULSKY, VICE-PRESIDENT; HARRIS H. SIMMONS, TREASURER/ASSISTANT SECRETARY; B. LYNNE MURRAY, SECRETARY

DIRECTORS-

W. HAROLD DOBSON, CLIFFORD E. KATALIN, THOMAS RAGULSKY, HARRIS SIMMONS

DECEMBER 31, 1986

ASSETS:		
1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		2,125,339
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	5,606,177	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	179,073	
C. LOANS, NET		5,427,104
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		15,489
11. FURNITURE AND FIXTURES, NET		18,025
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		40,769
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		257,742
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		7,884,468
LIABILITIES:		
17. REGULAR PASSBOOK SAVINGS		303,055
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		132,665
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		183,691
22. REGULAR CERTIFICATES OF DEPOSIT		922,000
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		1,988,000
25. ACCRUED INTEREST ON ALL DEPOSITS		27,125
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		3,556,536
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	132,665	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	3,120,816	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		3,325,500
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		1,318
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		6,883,354
33. SUBORDINATED NOTES AND DEBENTURES		
EQUITY CAPITAL:		
34. COMMON STOCK		110,400
35. OTHER CAPITAL STOCK		
36. SURPLUS		138,800
37. UNDIVIDED PROFITS		751,914
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		1,001,114
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		7,884,468

ORGANIZED 1978 NO. 100

YUMA INDUSTRIAL BANK
YUMA

OFFICERS-

GARY L. RIFE, PRESIDENT; DALETTE S. ADAMS, VICE-PRESIDENT/SECRETARY

DIRECTORS-

DALETTE S. ADAMS, GARY L. RIFE, ROBERT E. WILSON, GERALD ZION

DECEMBER 31, 1986

ASSETS:

1. CASH AND DUE FROM DEPOSITORY INSTITUTIONS		462,893
2. U.S. TREASURY SECURITIES		
3. U.S. GOVERNMENT AGENCIES AND CORPORATIONS		
4. OBLIGATIONS OF STATES AND POLITICAL SUBDIVISIONS		
5. OTHER BONDS, NOTES AND DEBENTURES		
6. FEDERAL RESERVE STOCK AND CORPORATE STOCK		
7. EXCESS FUNDS SOLD		
8. SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL		
9. A. TOTAL LOANS (EXCLUDING UNEARNED INCOME)	2,363,808	
B. LESS: ALLOWANCE FOR POSSIBLE LOAN LOSSES	28,772	
C. LOANS, NET		2,335,036
10. BANK PREMISES AND LEASEHOLD IMPROVEMENTS, NET		
11. FURNITURE AND FIXTURES, NET		6,081
12. REAL ESTATE OWNED OTHER THAN BANK PREMISES		92,163
13. INVESTMENTS AND RECEIVABLES, ASSOCIATED COMPANIES		
14. OTHER CUSTOMERS' LIABILITIES TO THIS BANK		
15. OTHER ASSETS		82,229
16. TOTAL ASSETS (SUM OF ITEMS 1 THRU 15)		2,978,402

LIABILITIES:

17. REGULAR PASSBOOK SAVINGS		99,773
18. NOW ACCOUNTS		
19. PAYABLE THRU DRAFT ACCOUNTS		
20. MONEY MARKET ACCOUNTS		728,863
21. INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		7,799
22. REGULAR CERTIFICATES OF DEPOSIT		1,965,926
23. BROKERED DEPOSITS		
24. OTHER TIME DEPOSITS		
25. ACCRUED INTEREST ON ALL DEPOSITS		1,823
26. A. TOTAL DEPOSITS (SUM OF ITEMS 17 THRU 25)		2,804,184
B. TOTAL TRANSACTION ACCOUNTS (SUM ITEMS 18-29)	728,863	
C. TOTAL TIME DEPOSITS (SUM OF ITEMS 21 THRU 25)	1,975,548	
27. EXCESS FUNDS PURCHASED		
28. A. SECURITIES SOLD UNDER AGREEMENTS TO REPURCHASE		
B. OTHER LIABILITIES FOR BORROWED MONEY		
29. MORTGAGE INDEBTEDNESS AND LIABILITY FOR CAPITALIZED LEASES		
30. BILLS PAYABLE TO PARENT COMPANY		
31. OTHER LIABILITIES		13,319
32. TOTAL LIABILITIES (SUM OF ITEMS 26A THRU 31)		2,817,503
33. SUBORDINATED NOTES AND DEBENTURES		

EQUITY CAPITAL:

34. COMMON STOCK		100,000
35. OTHER CAPITAL STOCK		
36. SURPLUS		20,000
37. UNDIVIDED PROFITS		40,899
38. RESERVES FOR CONTINGENCIES AND OTHER CAPITAL RESERVES		
39. TOTAL EQUITY CAPITAL (SUM OF ITEMS 34 THRU 38)		160,899
40. TOTAL LIABILITIES AND EQUITY CAPITAL (SUM ITEMS 32, 33, AND 39)		2,978,402